

## Commercial Relationship Manager (Loan Officer)

### Job Description

If you are looking to be part of a growing, local community bank here's your opportunity to make an exciting career move. ESSA Bank & Trust has an immediate opening for a Commercial Relationship Manager. You'll love being part of our friendly, people-first team where your voice counts and you'll make a difference in the lives of the clients you serve each day.

We are looking for an experienced Loan Officer in Commercial Credit Analysis and Relationship Management. The candidate must have good commercial credit skills and cross selling ability and preferably be known and have established contacts in the Scranton/Wilkes Barre and Pocono region. We invite all applicants who are interested in working with an experienced, knowledgeable, high-achieving Commercial Loan team.

Headquartered in Stroudsburg, Pennsylvania, ESSA has total assets of \$1.9 billion and has 21 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes-Barre and suburban Philadelphia areas.

**Education/Training:** A.B.S. or B.A. or B. S. degree in a related field of study preferred; specialized financial analysis training.

**Skill(s):** Proficient reading, writing, grammar, mathematics skills and word processing and spreadsheet skills; excellent interpersonal relations and oral and written communicative skills; a thorough knowledge of current lending and loan review regulations and banking regulations, procedures, and operations; ability to analyze and interpret financial statements; visual and auditory skills.

**Experience:** A minimum of five (5) years' experience in related positions normally required.

### General Responsibilities:

The Commercial Loan Officer will be responsible for performing a variety of duties to assist in the management of the commercial loan portfolio. They will be responsible for the development and management of account relationships for the Bank and specifically for the Commercial Lending portfolio. They will be responsible for coordinating commercial banking activity within the Bank's branch network. They will also perform various other functions as assigned by the Commercial Loan Manager.

### Essential Duties:

Provides services for commercial loans clients under the guidelines of the Bank's loan policies and procedures including but not limited to:

- Identifying and developing new commercial loan relationships;
- Identifying and developing new deposit relationships;
- Interviewing clients and prospects seeking commercial loans;
- Collecting and analyzing financial and related data to determine general creditworthiness;
- Structuring loan terms and conditions that meet the client's needs and the Bank's lending guidelines;
- Recommending approval or declination of loans within established Bank policies and informing prospective borrower of decision;
- Managing a commercial loan portfolio for adherence to loan terms and conditions including but limited to the timely receipt of required financial information, covenant compliance and annual reviews;
- Reviewing documentation and working with Bank personnel or Bank Counsel to ensure loan documentation is prepared in accordance with loan approval;
- Monitoring loan repayment activities and taking necessary action to collect from past-due accounts.

1. Maintains a thorough knowledge of the features and benefits of all Bank commercial products and services and promotes Bank products that may meet clients' needs.
2. Assists in the preparation of Commercial Loan Approvals with commercial credit management.
3. Identifies and refers cross-selling opportunities to appropriate business partners within the Bank.
4. Attends periodic regional sales meetings to identify, develop and coordinate joint calling opportunities with Bank business partners.
5. Performs joint calls with business partners to identify and recommend additional Bank products and services to existing and prospective clients.
6. Updates job knowledge by participating in educational opportunities; reading professional publications, maintaining personal networks; participating in professional organizations.
7. Coordinates specific work tasks with other personnel within the department and other departments in order to ensure the smooth and efficient flow of information.
8. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the workplace.
9. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Equal Credit Opportunity Act, etc.

**Benefits:**

We offer a competitive pay structure and comprehensive benefits package that includes:

- Medical
- Dental
- Vision
- 401k with Company Match
- Life Insurance
- ESOP

**Equal Opportunity Employer—minorities/females/veterans/individuals with disabilities/sexual orientation/gender identity**

ESSA Bank and Trust is a publicly traded organization and has continued to provide financial services for over 100 years. The Bank operates 21 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes-Barre, and western Philadelphia markets, in Pennsylvania. On March 31, 2022, ESSA Bancorp had consolidated assets of \$1.9 billion, loans of \$1.34 billion, consolidated deposits of \$1.62 billion and consolidated stockholders' equity of \$212.7 million.