

POSITION:	COMMERICAL LENDING PORTFOLIO MANAGER
REPORTS TO:	Chief Lending Officer
OFFICE LOCATION:	CORPORATE
FLSA STATUS:	EXEMPT
POSITION TYPE:	FULL TIME
DATE:	April 28, 2025

Summary

The Commercial Lending Portfolio Manager will serve as a key role in establishing and managing the Commercial Loan Department.

This position will be responsible for managing department personnel, planning, maintaining, and growing commercial portfolio using safe and sound risk management practices. This individual will periodically report to the Board and Senior Management to keep all members apprised of actual to budgeted goals, guidance and feedback on the Commercial Lending Risk Profile.

Essential Functions

- Lead in the development of services for commercial loan clients (including selling and participating banks) under the guidelines of FFSL's loan policies and procedures including but not limited to:
 - Soliciting and developing new commercial loan and deposit relationships.
 - Interviewing clients and prospects seeking commercial loans.
 - Collecting and analyzing financial and related data to determine general credit worthiness.
 - 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 not 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.
 - 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.
 - Assists in the preparation of Commercial Loan Approvals with commercial credit management.
- Leads and supervises the commercial loan team to meet goals, objectives and strategic initiatives.
- Identifies and refers cross-selling opportunities to appropriate business partners within the Bank.
- Lead the development the Bank's commercial lending risk management, risk appetite and quantifying the amount of risk in the commercial loan portfolio.
- Update job knowledge by participating in educational opportunities; reading professional publications, maintaining personal networks; participating in professional organizations.
- Manage and coordinate specific work tasks with other personnel within the department and other departments to ensure the smooth and efficient flow of information.

- Cooperate with, participate in, and support 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.
- Maintain policies and procedures to ensure proper internal controls and compliance to all banking regulations.
- Engaged or participate in various committees.
- Other duties:
 - Develop commercial lending business plan
 - Develop new commercial opportunities.
 - Monitoring the progress of commercial lending to budget and the strategic plan.
 - Developing risk analysis and progress reports; delivers and/or presents information to Bank executives, board members and employees.
 - In cooperation with the Information Technology team, develop and implement information technology strategies to protect against and manage risks related to the use, storage, and transmission of data and information systems.
 - Overseeing the funding and budgeting of risk management and mitigation projects related to commercial lending.
 - With the cooperation of the Chief Retail Officer, develop commercial deposit products, web applications, and other industry required products and services.
- Flexible with working schedule to allow work routines that may be required at times of audits, examinations and / or other special reviews.
- Compliance with all government regulations including the Bank Secrecy Act and related regulations

Required Education and Experience

- Minimum bachelor's degree (business administration or related field preferred)
- Experience in commercial real estate contract law preferred
- Certified Risk Management or similar certification desired
- Minimum 5 years' experience in commercial lending
- Knowledge of banking laws and regulations
- Minimum three years managerial experience; ability to effectively coach, mentor and motivate staff members
- Proficient use and understanding of MS Office products including Excel, Word and Power Point; with the ability and willingness to learn and adapt to new technologies quickly

Competencies

- **Ethical Practice** – Being in accordance with the rules or standards for right conduct or practice; following processes, procedures, policies, laws and regulations that govern the Bank; moral uprightness; honesty
- **Integrity** –
 - Behavioral: Doing the right thing; acknowledge mistakes and demonstrate accountability for actions.
 - Job based: Ensuring accurate data throughout the organization.
- **Communication** –
 - **Delivering Messages:** Ability to deliver clear and accurate messages across a variety of mediums to audiences of all sizes and backgrounds. Ensures that the delivered message is clear and

understood by the listener.

- **Listening:** Understands information provided by others. Listens actively and to others' views and concerns. Seeks further information to clarify ambiguity.
- **Teamwork** – Positively, respectfully and openly participates in the collaborative effort of a group to achieve a common goal. Be committed to building an encouraging, caring, and supportive environment. Provide mutual support; be open minded to other's suggestions and contributions.
- **Time Management** - Ability to work multiple projects at the same time and an ability to meet tight deadlines; well organized.
- **Analysis/Problem Assessment** (Judgment)- Secure relevant information and identify key issues and relationships from a base of information; relating and comparing data from different sources; identifying cause-effect relationships; utilize proper judgment; Ability to read, analyze and interpret complex laws and regulations.
- **Initiative** - Make active attempts to influence events to achieve goals; self-starting; taking action to achieve goals beyond what is required; being proactive.
- **Attention to Detail** – Deliver a high level of accuracy and being thorough in one's work. Efficiently allocate cognitive resources to achieve thoroughness and accuracy when accomplishing tasks.
- **Customer Service** - Ability to support consumers throughout the loan process.
- Ability to present, sell and service bank products as well as demonstrate professional knowledge of commercial lending.
- Strong analytical and mathematical capabilities as well as an understanding of credit underwriting and loan documentation.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is occasionally required to stand, walk, sit, use hands to finger, handle, or feel objects or controls, reach with hands and arms, climb stairs, talk to hear. The employee must occasionally lift or move office products and supplies, up to 20 pounds.

AAP/EEO Statement

First Federal Savings of Lorain is an Equal Opportunity Employer-M/F/Disabled/Vet

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.