



### **Commercial Lender – InBank, Southern Region**

As a Commercial Lender, you will support all of our southern region by developing and managing new and existing commercial lending relationships. This position will be housed at either our Trinidad, CO office or Raton, New Mexico office. In this role, you will manage the loan portfolio to ensure proper risk is assessed and in compliance with appropriate regulations, laws, and bank policies. You will cultivate external relationships with centers of influence and business owners in the local community. And you will be responsible for developing and managing a loan portfolio of new and existing commercial clients, in addition to developing fee-based income relationships consistent with the Bank's strategic goals and objectives.

#### **Essential Job Functions:**

- Responsible for developing new commercial lending opportunities.
- Negotiate loans and structure presentations.
- Monitor loan repayment activities and take necessary action to collect past due accounts.
- Represent the company in community/economic development activities and initiatives.
- Ensure company visibility in all aspects of the community.
- Meet/exceed sales and referral goals for branch targets.
- Maintain current knowledge and follow all bank financial and security regulations and procedures.
- Embody, embrace, and demonstrate InBank's Core Values: Commitment, Innovation, Responsibility, Teamwork, Happiness, and Authenticity.
- Other duties as assigned.

#### **Minimum Qualifications:**

- Bachelor's Degree or equivalent work experience.
- 5+ years of experience in commercial lending.
- Proficient working knowledge of financial and spread analysis, credit, lending, and underwriting processes and principles.
- Knowledge of lending policies, procedures, and regulations.
- High sales energy.
- Solid internal and external relationship and communication skills – both verbal and written.
- Strong organizational skills and ability to multi-task efficiently and accurately in a production-oriented environment.
- Ability to make sound decisions and recommendations regarding credit risk (quality, structure, etc.).



- Ability to think critically, operating independently, and take accountability.
- Occasional travel required for customer meetings/trainings.
- Must be able to use fingers, hands, and wrists for repetitive tasks such as typing, using a mouse, handling paper, and operating a telephone.

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InBank is an equal opportunity employer committed to creating a diverse workforce. We support a work environment where colleagues are respected and given the opportunity to perform to their fullest potential. We consider all qualified applicants without regard to race, religion, color, sex, national origin, age, sexual orientation, gender identity, disability or veteran status, among other factors.