



JOB DESCRIPTION

JOB TITLE:	Senior Credit Officer	JOB GRADE:		FLSA:	Exempt
BRANCH/DEPT:	Credit Admin-996	REPORTS TO:	CCO	REV. DATE:	6/17/14

SUMMARY:

The SCO is to be the primary Credit Approver for business loans in an assigned region. The SCO exercises this authority within approval limits as delegated by senior management. This position will help manage credit projects and will help with identifying process improvements and efficiencies. In addition, this position is responsible for providing guidance to Credit Officers and Credit Analysts as needed.

PRINCIPLE ACCOUNTABILITIES:

- Ensures requests are underwritten soundly, in conformity with Fidelity Bank's Credit Policy and Procedures.
- Ensures risk and mitigants are clearly discussed and policy exceptions are described, supported and reported.
- Approves or denies requests within delegated authority.
- Recommends approval or denial of credit requests exceeding authority.
- Communicates crisply and timely to parties affected by the decision.
- Ensures accurate and proper loan file documentation.
- Assists with preparation and coordination of credit-related examinations, both internal and external and assists with preparing any responses.
- Works effectively and cooperatively with Business Development Officers, Analysts, Credit Risk Review Officers and other team members in achieving goals.
- Demonstrates teamwork and facilitates communication and work flow, including creative and pragmatic solutions to credit challenges.
- Advises credit and loan staff on the impact of bank credit policy and portfolio trends current relationships as well as requests pending from prospects.
- Answers any questions of loan documentation staff as to appropriate documentation, covenants, etc. for approved requests.
- Provide support to Business Development Officers in all areas of credit. This includes assisting with loan applications, explaining lending credentials and all other processes surrounding lending.
- Other duties and responsibilities as given by supervisor.



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BASIC QUALIFICATIONS:

- Bachelor degree with 10 years of experience in commercial and consumer lending.
- Requires a demonstrated ability to underwrite complex commercial loans and make sound loan approval decisions of up to \$1,500,000.
- Must possess a high level of expertise in loan underwriting, portfolio management and written/oral communication skills, and management experience.
- Must have excellent computer skills including experience with spreadsheet analysis and Microsoft Office.
- Must have excellent leadership skills.
- Must be able to work well in a teamwork environment.
- Requires strong attention to detail and analytical ability.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Affirmative Action/Equal Opportunity Employer