

Commercial Lender
5210 Council Street NE, Cedar Rapids, IA
Full-time

As a Commercial Lender, you'll develop relationships with our existing clients and form relationships to bring new clients through our doors. You'll become familiar with our lending approach and products and use that knowledge and the general banking knowledge you bring to the role, along with a client-focused, positive attitude to create relationships that will last as our clients and CSB continue to grow.

What You'll be Doing

- **Community Banking.** You'll commit to a holistic understanding of community banking, commercial lending, and our products and services so you can guide clients through the process efficiently and effectively. You'll use this knowledge to craft individual financial solutions that are right for both the client and CSB.
- **Client Management.** You'll prioritize maintaining strong relationships with clients with communication that is convenient and appropriate for them, at our offices or their business. You'll evaluate how CSB can support each business by developing unique and individualized financing solutions.
- **Sales and Business Development.** You'll engage existing and prospective clients to learn about their business and vision for its growth. You'll expand the scope of CSB's relationship with its clients by educating them on all that CSB has to offer, from deposit products to retail lending solutions and everything in between.
- **Profitability.** You'll help CSB grow by expanding your portfolio through sales. You'll use your knowledge of CSB's products to craft financing solutions that satisfy the client's needs and are profitable for CSB.
- **Risk Mitigation.** You'll proactively manage client needs and suggest solutions to avoid delinquencies and overdrafts. You'll review documents carefully to eliminate errors that could lead to loss and use your lending knowledge to secure all commercial loans in accordance with CSB's loan policy and prudent lending practices.

What You're Good At

- **Communicating.** You enjoy talking to people, whether you're introduced by another member of the team or reach out to them on your own. You know the value of timely and accurate communication and prioritize accordingly.
- **Organizing and Prioritizing.** You're good at managing the needs of multiple clients at once. You're able to prioritize the needs of each client and manage toward their financing deadlines.
- **Teamwork.** You're comfortable working individually or in a team. You know when to request assistance and confident enough to proceed independently when necessary. You're receptive to constructive feedback from other team members and management. You value working for a growing and profitable organization and recognize that your individual success contributes to and flows from that growth.

What You've Done

Education/Experience

-Bachelor's Degree in a business related field such as accounting or finance required.

-Minimum 3 years of commercial lending experience and/or training or equivalent combination of education and related work experience (financial analysis or lending) required.

- Preference will be given to those candidates with 5+ years of commercial lending experience.
- Community banking experience and/or credit analyst training/experience are a plus.

Skills/Knowledge

- Proficient in Microsoft Office Suite: Word, Excel, and Outlook. Knowledge of banking-relating software a plus.
- Excellent time management skills required.

Benefits

CSB offers a comprehensive benefit package including PTO, health, dental and vision insurance, short term and long term disability, and a competitive retirement package to all full-time employees.