JOB DESCRIPTION

TITLE: LENDER TRAINEE

BRANCH: NORTH LOUISIANA BRANCHES

DEPARTMENT: LENDING

REPORTS TO: LOAN OFFICER

FLSA: NON-EXEMPT

Position Summary

This position is accountable for performance of various secretarial and designated administrative duties using knowledge of bank practices, policies, and organization as related to the officer’s area of responsibility.

The Lender reports directly to the Loan Officer and is primarily responsible for performing the following duties confidentially with considerable personal tact, integrity, judgment and initiative.

Essential Duties and Responsibilities

1. Consult with customers on their specific needs. Respond to customer inquiries. Cross-sell bank services. Research customer problems and concerns. Call on existing and potential customers to promote business. This is to be done in conjunction with the First Guaranty Bank established call program as outlined and discussed in the weekly sales meetings. Call reports are also to be prepared using the Share Point system.
3. Participate in enhancing the Bankers sales culture.
4. Work overdrafts in the Banks systems within established authority.
5. In essence, functions as a lender in training.
6. Participating with and assisting senior loan officers on larger loans.
   a. Obtains and analyzes financial data and provides service on approved line of credit, equipment financing loans, etc.
7. Comply and adhere to the Bank’s credit policy.
8. Adheres to the BSA Policy and all other Bank Policies.
9. Other duties and responsibilities as may be assigned by supervisor.
Minimum Qualifications (Education, Experience, Skills)

- The incumbent is required to work directly with the officer’s customers and assist in dealing not only with his/her respective division but other departments in the bank as well. The incumbent is also required to have knowledge of the Customer Service, and the Commercial and Consumer Loan Departments. It is the intention of this position to be groomed as a loan officer.
- Experience of four years or more.

Physical Demands and Work Environment

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the functions.

While performing the duties of this position, the employee is regularly required to talk and hear. The employee frequently is required to use hands or fingers, handle, or feel objects, tools or controls. The employee is occasionally required to stand; walk; sit; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this position include close vision, distance vision, color vision, peripheral vision, and the ability to adjust focus.

The noise level in the work environment is usually moderate.