



# TEXANA BANK

## Retail Loan Officer

Department: Lending  
Reports to: EVP-Chief Lending & Development Officer

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### **JOB SUMMARY:**

To evaluate, authorize, or recommend approval of retail loans. Advise borrowers on financial status and methods of payments.

### **ESSENTIAL FUNCTIONS:**

1. Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
2. Meet with applicants to obtain information for loan applications and to answer questions about the process.
3. Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
4. Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
5. Review and update credit and loan files; compute payment schedules.
6. Review loan agreements to ensure that they are complete and accurate according to policy.
7. Ensures confidentiality of all employee/customer records and information.
8. Other duties as assigned by management.

### **QUALIFICATIONS:**

1. Bachelor's degree in finance, economics, or related field; or equivalent education in bank lending, loan review/compliance procedures and policies.
2. Must have good interpersonal and communication skills with a strong desire to succeed.
3. Must have good computer skills and be familiar with the application of banking computer programs.
4. Ability to analyze financial information.
5. Must work well with others, be confident, and be highly motivated.
6. Must be willing to attend community events to represent employer.

**(To apply for this position, please apply online at [www.texanabank.com](http://www.texanabank.com) under Employment, located at the bottom of the page.)**