**Summary**Generates commercial loans and deposits, along with evaluating, authorizing or recommending approval of customer applications for commercial loans.

**Essential Duties and Responsibilities**include the following. Other duties may be assigned.

Responsible for business development in the Elgin marketing areas.

Identifies potential customers and administers calling plan and actively calls on businesses, both customer and non-customer.

Interviews applicant and requests specified information (such as financial statements, tax returns…) for commercial loan requests.

Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan or submits application to credit analyst for verification and recommendation. Works with credit analyst for completion of credit memo.

Corresponds with or interviews applicant or creditors to resolve questions regarding application information.

Compiles loan package and facilitates negotiation of loan structure with applicant, including fees, loan repayment options, and other credit terms.

Approves loan within specified limits or refers loan to loan committee for approval.

Ensures loan agreements are complete and accurate according to policy.

Assures timely loan closing and funding activities.

Manages and oversee loan portfolio to ensure timely handling of renewals /extensions, annual reviews, collection of current financial information from borrowers and collection of past due accounts.

Identifies and analyzes potential loan markets to develop prospects for commercial loans.

Maintains knowledge of all Prairie products and services.

Advises Sr. Credit Officer of external factors that may affect established lending policies, such as new or revised legislation and regulations. Recommends and implements appropriate changes to established policies and procedures.

Promotes and cross-sells other Prairie products and services as appropriate to customer requirements.

Provides loan data to support marketing and sales promotion programs.

Member of Directors Loan Committee, Internal Loan Committee, Client Relations Committee, Marketing Committee and other committees as assigned.

Assist with daily overdrafts decision when necessary.

Attends community events to promote Prairie and increase networking opportunities.

Complies with BSA/AML policy and procedures related to this position.

Job Type: Full-time