



Job Title: Loan Officer
Salary: \$50,000.00 - \$70,000.00 (DOE)
Status: Exempt and Non-Supervisory
Reports To: Executive Director

The Loan Officer is responsible for analyzing credit applications, generating credit write-ups for loan decisioning, analyzing financial statements for portfolio compliance, ensuring compliance of loans with corporate loan policies, collections, and assisting in the management of the commercial and consumer loan portfolio. Position requires positive and active support for the Corporation, the customer, and all coworkers. Position must regard all customer, client and employees records as strictly confidential, obtain, use, or share such information only as authorized and as necessary.

DUTIES AND ESSENTIAL JOB FUNCTIONS:

- Interview loan applicants to determine financing needs and offer appropriate loan product(s) and repayment arrangements.
- Assist clients with financial literacy and business plan development.
- Review new loan files for completeness and follow up on all pending documents.
- Review financial ratios for use in evaluating client's business performance against industry standards by comparing items such as assets, liabilities, net worth, liquidity, leverage, profitability, and cash flow, with standards for similar type business. Ensure accuracy of income, asset and liability figures listed by applicants and guarantors by reconciling tax returns, balance sheets and credit reports to the application. Perform due diligence review of potential borrowers, including a risk and financial analysis.
- Underwrite and service a variety of smaller commercial and consumer loans, in compliance with corporate credit policy and regulatory guidelines. May assist with larger or more complex loans.
- Build and maintain appropriate client files both in paper and electronic formats.
- Prepare credit memorandum and present potential loans to Loan Committee for approval or ratification.
- Prepare and present loan loss and portfolio reports to the PLFC Board monthly.
- Monitor loan payments so the loan is repaid appropriately.
- Work with clients to ensure collections based on loan terms and conditions, in compliance with FCRA and other federal regulations.
- Work with attorneys and courts to implement judgments and garnishments where necessary.
- Work cooperatively with loan clients and vendors in the gathering of information and for preparation of business loan annual reviews.

- Maintain high level of confidentiality relative to client accounts/loans.
- Maintain an organized workflow and maintain all files.
- Maintain good communication with lending personnel through timely meetings and written correspondence.
- Work closely with the PLFC Staff to ensure the approval process of all loans is working efficiently.
- Prioritize multiple tasks to meet deadlines while ensuring credit integrity of the transaction.
- Responsible for any, and all internal/external loan audits receiving a minimum of "Satisfactory".
- Contribute to effective operations by performing other related duties as assigned.

REQUIRED KNOWLEDGE SKILL AND ABILITIES:

- Effective oral, written, and electronic communication skills.
- Ability to communicate objective views based on professional analysis.
- A strong knowledge of commercial/consumer credit principles and pertinent laws.
- Excellent business, financial statement, and collateral analysis, along with research skills.
- Considerable knowledge of accounting principles and practices, banking, and the analysis and reporting of financial data.
- Ability to proactively analyze financial statements by identifying trends, weaknesses, industry comparisons and compiling into a comprehensive report for loan approval.

EDUCATION/EXPERIENCE:

- Bachelor's degree in Business, Finance or Accounting, or equivalent with a minimum of 2 basic accounting courses.
- Previous underwriting experience.
- Previous experience with credit reporting to the three (3) major US Credit Bureaus.
- Previous experience with loan origination and servicing software.
- Completion of a major corporate bank credit training program, or equivalent experience is a plus.

Physical Demands

- While performing the duties of this job, the employee is regularly required to stand for an entire shift/extended period of time; walk; use hand and fingers to handle and feel; reach with hands and arms; talk and hear; and drive a motor vehicle. The employee occasionally is required to sit; bend, climb, stoop, lift, carry, push or kneel. The employee must regularly lift and/or move 10 pounds, and occasionally lift and/or move up to 25 pounds.

Working Conditions

- The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Work is generally performed indoors and the employee in this position is normally exposed to a moderate noise level.

Must acknowledge and agree to maintain a Drug-free Work Place as a condition of employment and agree to a background check for employment purposes.

Preference in filling vacancies is given to qualified Indian candidates in accordance with the Indian Preference Act (Title 25, U.S. Code, Section 472 and 473). Preference is given to a qualified enrolled member of the Gila River Indian Community.

In other than the above, the Gila River Indian Community is an Equal Opportunity Employer. The Gila River Indian Community is committed to achieving full and equal opportunity without discrimination because of Race, Religion, Color, Sex, National Origin, Politics, Marital Status, Physical Handicap, Age or Sexual Orientation.

*Please note a Credit Review from the three (3) major credit bureaus will be required during the onboarding process.