



Job Title: Commercial Loan Officer II
Reports to: EVP - Chief Banking Officer

Seniority Level: Mid-Level
Employment Type: FT/Exempt

POSITION SUMMARY:

A Commercial Loan Officer at UniBank is responsible for building and managing a portfolio of commercial loans, including developing new client relationships and maintaining existing and prospect relationships, producing a variety of commercial loans, monitoring and managing existing loans, and developing deposit relationships for the Bank, while ensuring the bank's profitability and risk management.

Duties/Responsibilities:

- Establish and service a sound loan portfolio by cultivating new and expanding existing business.
- Analyze loan requests, including financial statements, credit reports, and other relevant documentation, to assess the borrower's ability to repay.
- Evaluate loan request, structure loan financing based on risk considerations consistent with Bank policy/risk appetite, and maximize UniBank's profitability and shareholder value; negotiate terms/conditions; and prepare/present credits and recommend approval to the Chief Banking Officer and Chief Credit Officer.
- Monitor and manage existing loans, including payments, collateral, and other loan terms for financial and credit risk and potential loss to the Bank, ensuring adequate safeguards and monitoring of accounts. Ensures collateral, routinely reviews cash flow, and ensures standards and loan terms are met on an ongoing basis.
- Communicate declinations to loan applicants in written/verbal form in a timely manner as required by the Bank procedures and Federal Guidelines, keeping in mind the Bank's reputation.
- Foster and maintain strong relationships with other lines of business within the Bank to facilitate sales and loan referrals.
- Shall not make verbal/written commitment for loan approval before a loan is officially approved by a senior officer with proper lending authority.
- Proactively leverage ideas, insights, and relationships to generate new and incremental loan and deposit business for UniBank; utilizes existing client/prospect base and network of clients/prospects, referral sources, and means of improving client acquisition and retention.
- Monitor the performance of the borrower over the life of the loan. Able to recognize developing problems and bring them to the attention of management. For troubled credits, assist in developing a strategy to return the credit to a pass rating or an exit strategy.
- Comply with government regulations by maintaining an up-to-date knowledge of commercial law, UCC, and banking regulations/policy to assure conformity with required laws and terms.
- Represent the Bank in the local community through proactive participation in community, charitable, business, and social activities to allow for maximum client and customer contact.
- Ability to maintain a high level of confidentiality. Ability to handle and deal with sensitive matters efficiently.
- Performs all other duties as assigned by Management.

Essential Knowledge, Skills, and Abilities:

- Extensive knowledge of small business and commercial banking products.
- Strong knowledge of Commercial Banking. Preferred experience in Commercial Banking, C&I, SBA, and USDA.
- Maintain an awareness of competitive products, practices, rates, and changes in the local market.
- Business and financial analysis skills, with understanding of financial accounting, income statements, balance sheets, etc., requiring the ability to gather, analyze, and prepare reports.
- Strong planning, organizational, time management, and follow-up skills, demonstrating a strong sense of urgency and ability to execute quickly, timely, and efficiently.
- Understanding of the Bank's credit underwriting policies and approval process for assigned loans.
- Understanding of Korean culture and ability to speak Korean are preferred, but not required.

Requirements:

- Bachelor's degree in banking, business, finance, accounting, or marketing – preferred.
- 8 years of progressively responsible commercial lending experience providing financial expertise, counsel and customized solutions to business clients with proven experience successfully managing complex commercial



banking relationships required. Advance knowledge of credit underwriting, loan structuring, credit/credit quality and commercial real estate, C&I, and/or SBA lending practices required. Strong relationship management and business development/sales skills required; or equivalent combination of education and experience required.

- Knowledge of credit underwriting, loan structuring, credit/credit quality, commercial real estate, and C&I lending practices required. Strong relationship management, networking, relationship building skills, and business development/sales skills required.

Physical Demands:

- Ability to operate a computer keyboard, multi-line telephone, calculator, photocopier, scanner, facsimile, which often requires dexterity of hands and fingers with repetitive wrist and hand motion.
- Typically sitting at a desk or table; intermittently standing, stooping, bending at the waist, climbing, kneeling, or crouching to file materials and/or site/property inspections; occasional lifting 10 – 20 lbs. (files, boxes).

Travel Time:

- Varies –Willingness to travel to other branch, customer, business locations, and meeting sites, which may include overnight travel and extended stay availability when needed; valid driver's license, clean driving records, proof of insurance, and access to reliable transportation; or the ability to access and utilize an alternative method of transportation, when needed, to carry out job-related essential functions.

Salary:

- \$100,000-\$150,000 Based on experience

UniBank is proud to be an Equal Opportunity Employer committed to hiring the best qualified candidate. All qualified applicants will receive consideration for employment without regard to any protected class, including race, color, ancestry, religion, gender, national origin, sexual orientation, age, citizenship, marital status, disability, or protected veteran status. In accordance with applicable law, we make reasonable accommodations for applicants' and employees' religious practices and beliefs, as well as any mental health or physical disability needs.