



## Senior Credit Officer/ Chief Credit Officer

**Department:** Credit  
**Reports to:** President and COO  
**FLSA Status:** Exempt

**The title of Chief Credit Officer or Senior Credit Officer will be dependent on the candidate's background and experience.**

### **Position Summary:**

The purpose of this position is to plan, direct and coordinate activities of workers in the Credit department by performing the essential duties. This is the highest position in the Credit department.

### **Essential Duties and Responsibilities:**

Include the following. Other duties may be assigned.

- Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan or submits application to credit analyst for verification and recommendation.
- Ensures loan agreements are complete and accurate according to policy.
- Examine, evaluate, and process loan applications.
- Maintains database and monitors performance of loans.
- Confers with underwriter to aid in resolving mortgage application problems.
- Analyzes potential loan markets to develop prospects for loans. Recruit staff members and oversee training programs.
- Responsible for problem loan workout development and completion
- Approve, reject, or coordinate the approval or rejection of lines of credit and commercial, real estate, and personal loans.
- Develops and Updates ALLL for the Board of Directors approval.
- Prepare financial and regulatory reports required by laws, regulations, and boards of directors.
- Review collection reports to determine the status of collections and the amounts of outstanding balances.
- Reg O Officer
- Follow all established policies and procedures in completing the essential duties
- Follows Texan Bank's goals, mission, vision and values.
- Understands and complies with all bank procedures, laws and federal regulations.
- Completes all required and ongoing education and training.
- Other duties as assigned.

All Bank employees are expected to recognize suspicious activity and are responsible for discussing unusual transactions, circumstances, behavior, or activity with supervisory personnel or BSA Officer. All Bank employees are required to keep confidential any suspicious activity customer's

may exhibit. Failure to abide by this requirement may result in monetary penalties assessed to the Bank and employee, up to and including termination.

### **Competencies:**

To perform this job successfully, an individual must exhibit the following competencies in the performance of the essential duties and responsibilities of the job.

<b>Competency</b>	<b>Description</b>
Business Ethics	Treats people with respect. Keeps commitments. Inspires the trust of others. Works with integrity and ethically. Upholds organizational values.
Job Knowledge	Competent in required job skills and knowledge. Exhibits ability to learn and apply new skills. Keeps abreast of current developments. Requires minimal supervision. Displays understanding of how job relates to others. Uses resources effectively.
Leadership	Exhibits confidence in self and others. Inspires respect and trust. Reacts well under pressure. Shows courage to take action. Motivates others to perform well.
Managing People	Provides direction and gains compliance. Includes subordinates in planning. Takes responsibility for subordinates' activities. Makes self-available to subordinates. Provides regular performance feedback. Develops subordinates' skills and encourages growth.
Planning & Organization	Prioritizes and plans work activities. Uses time efficiently. Plans for additional resources. Integrates changes smoothly. Sets goals and objectives. Works in an organized manner.
Problem Solving	Identifies problems in a timely manner. Gathers and analyzes information skillfully. Develops alternative solutions. Resolves problems in early stages. Works well in group problem solving situations.

### **Supervisory Responsibilities: Yes**

### **Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The recommendations listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

\*\*\*\*\* Bachelor's degree from four-year college/university along with a minimum of five years banking credit experience

### **Education/Experience:**

Bachelor's degree from four-year college, or university, or one to two years related experience, and/or training or equivalent combination of education and experience.

### **Language Ability:**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulation. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

**Math Ability:**

Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of plane and solid geometry and trigonometry. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

**Reasoning Ability:**

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables.

**Computer Skills:**

Microsoft Office (Word, Excel, PowerPoint, Access, Publisher, Outlook, Internet Explorer), FiServ Premier

**Certificates and Licenses: None**

**Physical Demands:**

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

- The physical demands typically found in an office environment.
- Not required to lift more than 25 lbs.

**Work Conditions:**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The characteristics typically found in a normal office environment.

***Note: Nothing in this job description restricts management's right to assign or re assign duties and responsibilities to this job at any time.***

*Texan Bank is an Equal Opportunity Employer. All applicants should be advised that Texan Bank is an Equal Opportunity Employer. Any individual seeking employment will be considered for employment without regards to race, gender, color, creed, national origin, religion, marital status, sex, sexual orientation, gender identity, veteran status, or disability.*