



JOB POSTING

ANB Bank is committed to providing Equal Opportunity in Employment. The Bank is continually trying to improve recruitment, employment, development and promotional opportunities for its employees. Our selection decisions are based on job-related factors and not on the basis of age, race, sex, color, religion, national origin, disability, sexual orientation, veteran status, or any other status protected by federal, state, or local law.

POSITION: Commercial Banker II or III
JOB REFERENCE: 27-122211
LOCATION: Buffalo Branch
DEPARTMENT: Commercial Banking
REPORTS TO: Market President
POSTING DATE: December 22, 2011
GRADE: 19 or 20 (Depending on Experience)
SALARY RANGE: \$46,445 - \$86,388 (Depending on Experience)

SUMMARY

Originates, processes, and services the credit needs of businesses and professionals within the marketplace and maintains and solicits related depository accounts and other fee-generating services.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

- Maintains a current knowledge and compliance with Bank Secrecy Act (BSA) requirements.
- Services the credit needs of customer and prospects requiring plant visits; obtain financial and other information; makes loan presentation and recommend approval to Bank Loan Committee where required; and negotiates terms and conditions such as rates, collateral, guarantees, loan agreements, and other documentation.
- Expands customer base through networking and sales calling. Solicits the business of new prospects, non-borrowing customers, as well as loan customers. Maintains product knowledge to generate credit, deposit, and fee business.
- Apply ongoing administration and review of the credit until ultimate collection, including ongoing monitoring and grading of credit.
- Detects potential problems and applies techniques of problem loan administration.
- Although Underwriting and Loan Committee review may be required prior to approval of loans, a high degree of reliance is placed on the judgment of the loan officer. Regardless of the need for underwriting/committee approval, the Lender is fully responsible for the loan.
- Acts as relationship manager for assigned customers. As such, ensures customer satisfaction and the resolution of service problems for all bank products.
- Participates in community involvement activities to enhance Bank's visibility, image, and reputation.
- Delivers the quality of service as defined by department standards.

JOB REQUIREMENTS:

Four year college or university program certificate and the minimum years related experience listed below, or an equivalent combination of education and experience.

For Commercial Banker II - Minimum 5 years of experience in commercial lines or real estate/construction lending required. Proven level of highly developed skills in relationship management, business development, credit analysis, credit presentation and underwriting skills. Ability to manage loan portfolio of approximately \$10MM to \$20MM 50- consisting of approximately 80 credits.

For Commercial Banker III - Minimum 10 years experience in commercial lines lending required. Proven level of highly developed skills in relationship management, business development, credit analysis, credit presentation and underwriting skills. Ability to manage effectively every credit or customer relations situation presented including the most complex credits, participations, negotiations with attorneys, alternative pricing proposals, etc. Likely portfolio size of approximately \$10MM to \$20MM consisting of approximately 70-130 credits. Has the ability to oversee the Loan Committee in the absence of the Senior Credit Officer. Ability to manage and mentor lower level lenders.

EQUAL OPPORTUNITY EMPLOYER

Internal Transfer Applications are available on HR Access site under Employee Forms or from your HR Manager.