
Commercial Loan Officer Resume

Job Objective

Looking to improve the organization using my skills as a Commercial Loan Officer.

Summary of Qualifications:

- Extensive experience in Commercial Lending and underwriting
 - Skilled in generating, managing and maintaining commercial loan portfolios
 - Familiarity with rules and regulatory requirements pertaining to commercial lending
 - Exceptional ability to analyze financial statements and business conditions
 - Good understanding of underwriting criteria and guidelines
 - Profound ability to identify risks and mitigate through structure
 - Ability to calculate figures, and perform spreadsheet analysis
 - Excellent member orientation, teamwork and organizational skills
 - Superior verbal and written communication skills
 - Proficient with Word, Excel, Outlook and related systems
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Work Experience:

Commercial Loan Officer, August 2005 – Present
Firstmark Credit Union, Dublin, CA

- Originated, serviced and managed all types of commercial loans and lines of credit.
- Cross-sold other Credit Union products and services based on need.
- Managed and maintained the commercial loan portfolio ensuring that each loan is in adherence with Credit Union loan policy and regulatory requirements.
- Interviewed loan applicants, collected and analyzed information to analyze the current credit worthiness of the potential borrower.
- Gathered additional information by inspecting potential borrower's business and collateral, analyzed the borrower's financial status.

Commercial Loan Officer, May 2000 – July 2005
First Tennessee Bank, Dublin, CA

- Developed fee income from credit and deposit services.
 - Finalized and closed deals with senior officer assistance.
 - Served as a financial advisor by educating the customer about financial strategies based on customer profile and financial plan.
 - Monitored customer information, products, financial plan and market trends to determine new customer needs and opportunities.
 - Assisted International Operations manager with the daily activities of the department and specialize in Letters of Credit.
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Education:

Bachelor's Degree in Business Administration, Piedmont College, Demorest, GA

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