



MAINSTREET
COMMUNITY BANK OF FLORIDA

Job Title: Portfolio Manager
Department: Loan Department
Reports To: Commercial Lenders
FLSA Status: Salary Exempt

Position Summary

Strong verbal and written communication skills with high level of attention to details; strong working knowledge of Microsoft Office applications and bank related software; familiarity with various financial reporting documents and methods; able to organize and present complex situations in a clear concise manner; able to set priorities, multi-task and meet deadlines; team player, positive attitude; maintains and ensures confidentiality; able to work overtime during times of business needs. Comply with all applicable regulations and bank policies.

This position may require travel to meet with local prospects and customers and work from various bank office locations.

Specific Job Functions & Responsibilities

- Assist Lending Officers with processing and servicing commercial loan relationships, including performing timely financial analysis / underwriting for loan renewals, annual reviews, and modifications (extensions, waivers, amendments, etc.), and new loan requests within the framework of MCB's loan credit policies and desired risk profile.
- Effectively communicate with the Credit Analysis Department regarding all loan requests and modifications that require their involvement in the preparation of the Commercial Loan Information Presentation
- Remain well informed on all client matters and facilitate communication with customers to receive ongoing financial updates to identify risks and strengthen relationships
- Assist Lending Officers with closing of loan transactions
- Assist Lending Officers with monitoring and collecting past due loans, preparing customer correspondence and loan grade change forms
- Assist Lending Officers with obtaining required updated financial data on all customers and then reviewing the information to note any significant changes and trends, as well as determining compliance with any applicable loan covenants
- Assist Lending Officers with ordering appraisals, flood determinations, credit reports, title searches/policies, environmental site assessments and data searches, including reviewing these items for accuracy and any potential issues or concerns
- Assist Lending Officers with clearing policy and loan documentation exceptions

EOE/VET/Disability



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- Assist MCB in maintaining compliance with its BSA and USA Patriot Act Programs
- Demonstrate compliance with customer rights to confidentiality and privacy and maintain an environment of security and trust while providing expertise and support in negotiating and documenting transactions
- Effectively communicate with Loan Operations Department to facilitate the loan document preparation and funding process, as well as coordinate any changes or modifications that will need to be made on MCB's loan system
- Review loan documents prior to closing for compliance with all approval conditions.
- Assist Lending Officers in preparation of commitment letters and ensure they reflect and comply with all loan approval conditions
- Must complete all required annual training
- Follow required federal and state regulations and related internal policies and procedures

Required Skills/Abilities

- Strong organizational skills and effective time management
- Excellent oral and written communications skills
- Strong ability to analyze and interpret financial statements
- Working knowledge of Bank operating policies and procedures.
- Ability to build trust and strong relationships with clients, especially when dealing with confidential financial information

Education/Experience Required

Bachelor's degree in related field and prior Commercial Loan Underwriting, Lending or Portfolio Management experience preferred

Compliance

All associates have a responsibility to understand the Bank's BSA/AM Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understand the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

Physical Demands

EOE/VET/Disability



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The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This is an on-site position. Must be willing and able to travel to all branch locations.

While performing the duties of this job, the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. The employee must be willing and able to drive and travel.

Notice

- Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- Ability means to possess and apply both knowledge and skill.
- This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- This position description does not create an employment contract, implied or otherwise than an “at will” employment relationship.

*This job description does not list all of the functions of the job. Management often assigns additional duties. This job description may be revised at any time.