



Vice President, Commercial & Industrial Lending/Relationship Manager

The VP, Commercial & Industrial Lending/Relationship Manager performs duties as a relationship manager and business development officer in our C&I lending department with a strong emphasis on loan origination and deposit gathering for commercial clients. This Lender is expected to develop their own portfolio with new outstanding loans of at least \$10 million per year. Their focus will be calling on potential customers and developing relationships with Chicago area businesses typically having revenues up to \$20 million with loans in the range of \$500,000 to \$5,000,000 with a focus on C&I and owner-occupied CRE credits. Primary responsibilities include, but are not limited to, the following: 1) review new and existing customer loan requests; 2) develop a comprehensive business development program; 3) review underwriting for both secured and unsecured loans; 4) identify product and service offerings to complement each loan relationship; 5) act as the portfolio manager in delivering a high level of customer service to each loan relationship; 6) design and deliver financial solutions appropriate for the business and; 7) ensure loan documentation is in conformity with the bank's loan policy. This individual is expected to be involved in department budget preparation, financial performance monitoring, and sales management activities. Additionally, this Lender attends relevant customer and prospect activities and events to promote and market the Bank, further develop the client relationship, and express appreciation for current business. This position reports to the Sr. Vice President Commercial Lending Manager

Skills/Education Required

- Bachelor's degree, MBA a plus
- Minimum 7 years as a commercial lending officer with a focus on emerging small businesses and lower tier middle market companies
- Proven track record of strong business development
- Strong network building ability
- Strong lending, credit, and business development skills
- Formal credit training
- Knowledge of relevant legal, regulatory, and economic issues
- Exceptional interpersonal skills as well as verbal and written communication skills
- In depth knowledge of loan structuring, collateral analysis and loan underwriting.
- Proficient in Microsoft Office products
- Ability to work both independently and collaboratively

Responsibilities

- Develop and execute a comprehensive marketing and sales management program for new business
- Develop relationships with key centers of influence such as accountants, attorneys, and brokers
- Initiate contact with potential commercial clients and solicit their banking relationship
- Interact with potential clients to gather information concerning their business, needs, plans, and vision

- Design and deliver financial solutions to owner managed businesses and cross sell appropriate bank services
- Manage the entire banking relationship for a portfolio of commercial accounts including financial statement follow up, credit approval, structuring, documentation, site inspections, in depth analysis of collateral including real estate, and other relationship management duties
- Work with the credit department and loan analysts on loan write ups including detailed financial statement analysis and review of equipment and appraisal reports
- Safeguard and exercise confidentiality with all customer information
- Ensure compliance with applicable laws, regulations and bank policies
- Approve credit proposals, structures, and pricing within individual authority
- Communicate and present loans to the loan committee
- Approve loan documents and oversee documentation and monitoring
- Supervise closing process and loan funding
- Maintain the integrity and quality of the loan portfolio
- Keep current as to the status of all loans in their portfolio and monitor them for compliance with terms
- Keep current on bank and department strategic initiatives
- Join appropriate business associations and business networking groups
- Participate on bank committees and in other special projects as assigned

As an Oxford Employee, it is expected that the Vice President, Commercial & Industrial Lending/Relationship Manager, take personal responsibility and ownership to learn and continually improve in all aspects of this position.

Oxford Bank offers a competitive benefit package for Full Time Employees.

To be considered for this position qualified candidates must submit a resume & cover letter including salary requirements to: hr@oxford-bank.com or fax to 630.424.2925.

Candidates must have a good credit history to be considered for this position.

Candidates in consideration for hire will undergo credit and criminal background checks as well as drug testing.

Oxford Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability or veteran status.

Oxford Bank & Trust is a Drug Free Workplace

Physical Demands of the position:

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

While performing the duties of this job this position this individual is regularly required to walk, sit, talk, hear, use their hands and fingers (manual dexterity), use a telephone, and occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this position include, close vision, and the ability to adjust focus.

*Oxford Bank & Trust will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.