## **COMMERCIAL LENDER**

Individual is responsible for developing new commercial loans, and managing existing relationships. Individual will provide commercial lending structure to include formulation of policies, marketing and credit underwriting. Provides the highest quality professional service to loan applicants, offering information on all types of loans, interest rates, collateral requirements, terms and all other products and services offered by Arundel Federal. Completes financial analysis and presents all commercial loan requests to the Board for approval. Works with servicing to ensure loan is properly set up in core system. Performs annual credit review of each relationship, establishes risk rating for each credit, and monitors portfolio concentrations. May perform other commercial lending, processing, and administrative duties as assigned.

#### Minimum qualifications:

- Bachelor's degree or equivalent experience a plus;
- 10+ years of experience loan production in commercial lending, credit underwriting loan portfolio administration and product sales;
- Demonstrated ability to establish relationships with new commercial borrowers;
- Experience in building a commercial lending unit in a community bank is a plus;
- Must be detail-oriented, organized, able to multi-task, and proficient in Microsoft Office products;
- Willing to learn all policies and procedures of products and services available through Arundel Federal;
- Cross-sells all products and services we offer;
- Proficient with lending industry software and terminology;
- Must be able to lift up to 25 lbs.; and
- Ability to utilize standard office equipment (i.e., copy machine, telephone, postage meter, computer and printer).

### MORTGAGE LOAN OFFICER

This individual is responsible for originating residential mortgage applications by telephone, fax, email, through Online Banking or sent via the Internet. Will provide the highest quality professional service to loan applicants, offering information on all types of loans, interest rates, collateral requirements, terms and all other products and services offered by Arundel Federal. Completes verification of income, employment, assets, down payments, debts, and property values. Ensures all applications are complete, including preparation and issuance of required disclosures, etc. Ensures loan is uploaded properly into core system (Encompass). May perform other consumer lending, processing, and administrative duties as assigned.

## Minimum qualifications:

- · High School diploma or GED;
- Three (3) to five (5) years of applicable experience;
- Must be detail-oriented, organized and willing to learn all policies and procedures, of products and services available through Arundel Federal and can communicate them using clear and correct grammar and written skills that are easily understood.
- Cross-sells all products and services we offer and attempts to capture loans from other financial institutions where possible.
- In addition to having current knowledge of loan funding and documentation procedures, must be able to handle multiple tasks at the same time.
- Must have strong computer skills and proficiency with lending industry software and terminology; Encompass experience a plus.
- Is able to compute payment schedules.
- Stay abreast of new types of loans and other financial services and products in order to better meet the needs of each applicant.
- Verify quality and accuracy of loan documents. Ensures proper loan documents are being used.
- Must be able to lift up to 60 lbs.; and
- Ability to utilize standard office equipment (i.e., copy machine, telephone, postage meter, computer and printer).

# STAFF ACCOUNTANT

Arundel Federal Savings Bank desires a results-driven professional with previous experience in investment accounting, electronic funds transfer processing, fixed assets and prepaid expenses, regulatory reporting, leases/rentals, and internal controls.

Position reports to Vice President of Accounting and requires BA/BS in Accounting or Finance with min. 2 years previous accounting experience (years of experience preferably in a Banking/S&L environment). Demonstrated knowledge of Bank rules and regulations. Excellent written, communication, service orientation, analytical and problem solving skills; strong knowledge of Microsoft Office products; ability to manage multiple projects simultaneously.

#### SPECIAL REQUIREMENTS:

All positions require U.S. citizenship; applicants subject to a background investigation in order to determine employment eligibility.

Necessary accommodations will be made to enable individuals with disabilities to perform the essential functions of this position.

Arundel Federal Savings Bank is an EEO/AA employer M/F/D/V
We also maintain a drug-free workplace