

Chain Bridge Bank, N.A.



Job Title: Commercial Loan Officer
Department: Commercial Lending
FLSA Status: Non-Exempt
Reports to: SVP, Commercial Loan Manager

Commercial Loan Officer at Chain Bridge Bank, N.A.

As a Commercial Loan Officer at Chain Bridge Bank, N.A., you will play a pivotal role in our bank's mission to provide financial services that empower businesses and organizations to thrive. We seek a strategic thinker with strong analytical abilities to assess clients' unique financial needs, structure loan packages, and help them achieve their business objectives. If you are an intellectually curious professional with a talent for problem-solving and a passion for driving economic success, we want to hear from you. Advanced degrees such as an MBA are strongly preferred, and academic distinctions such as Phi Beta Kappa membership or Latin honors are a plus.

Collaboration, Reporting, and Approval

The Commercial Loan Officer reports to the SVP & Commercial Loan Manager and collaborates closely with key personnel, including the SVP & Chief Commercial Banking Officer, Loan Administration Staff, Credit Department Staff, and other key stakeholders. As a member of our team, you'll have the opportunity to work with and learn from accomplished colleagues while making a significant impact on our business development and commercial lending opportunities.

About Chain Bridge Bank, N.A.

Chain Bridge Bank, N.A. is a nationally chartered bank offering a comprehensive range of commercial and consumer banking services. These services include traditional deposit accounts, mortgages, and loans, as well as trust and wealth management services. The bank integrates personal service with technology and strictly complies with financial and regulatory standards. We foster a mentally stimulating work environment that values continuous learning and professional growth.

Compensation

The bank offers competitive pay, a comprehensive benefits package, and participation in the Chain Bridge Bank, N.A. Incentive Compensation Plan. Training and career development opportunities are also provided to support our team members in staying at the forefront of industry knowledge.

Key Responsibilities

- Manage and cultivate a portfolio of mid-sized commercial businesses, trade groups, non-profits, and political groups.
- Conduct thorough financial analysis, risk assessment, and due diligence on loan applications, utilizing critical thinking skills.
- Develop and maintain strong relationships with clients to understand their financial goals and objectives.
- Structure, negotiate, and close complex commercial loan transactions that meet the needs of our clients and adhere to bank policies and regulations.
- Monitor and manage the performance of existing loan portfolios to ensure compliance and mitigate risks.
- Collaborate with internal teams to provide exceptional service and support to clients.
- Stay informed about industry trends, market conditions, and regulatory changes affecting commercial lending.
- Promote and administer CRA related activities, contributing to the well-being of our community.

Qualifications

The bank seeks a candidate with:

- Bachelor's degree in Finance, Business Administration, or a related field. MBA or other advanced degrees strongly preferred.
- Approximately five years of experience in commercial lending, with a strong focus on mid-sized commercial businesses, trade groups, non-profits, or political groups. Exceptional candidates with less experience but strong academic and professional achievements will be considered.
- In-depth knowledge of commercial lending products, financial analysis, and risk assessment.
- Demonstrated aptitude for managing and growing a commercial loan portfolio.
- Excellent interpersonal and communication skills to build and maintain client relationships.
- Knowledge of federal and state lending regulations and compliance requirements.
- Ability to work collaboratively in a team-oriented environment with accomplished colleagues.
- Exceptional problem-solving skills and sharp attention to detail.
- Academic distinctions such as Phi Beta Kappa membership, Latin honors, and other intellectual accomplishments are a plus.

Compliance

The Commercial Loan Officer must comply with relevant laws and Chain Bridge Bank, N.A. policies to maintain a professional and respectful workplace. Responsibilities include upholding internal policies on risk management, safety, and regulatory compliance. Strict adherence to federal and state banking laws and client confidentiality is essential. Performance evaluations will assess compliance with these policies and the successful completion of required compliance courses.

How to Apply

To apply, send a cover letter and resume in PDF format to hr@chainbridgebank.com. We look forward to reviewing your application and introducing you to our intellectually stimulating and collaborative environment at Chain Bridge Bank, N.A.