



East Cambridge Savings Bank's Lending Division is actively recruiting for a
Commercial Lending Officer

Function:

Under the guidance of the Executive Vice President/Chief Lending Officer, oversees and develops relationships with commercial loan accounts that meet lending requirements in accordance with established Bank policies, procedures and strategic goals.

We are looking for candidates with:

- Bachelor's degree in business administration or equivalent through special training in lending, credit or related subjects.
- Ten years progressively responsible experience in commercial lending with deep understanding of credit analysis.
- Proven sales and negotiation skills.
- Knowledge of CRE lending regulations.
- Excellent analytical, customer service, organizational and communication skills.

Primary Responsibilities:

1. Develops new business relationships and services existing relationships through prospecting, outside calling, networking, referrals and community involvement. Understands the client's business environment, strategies and industry to better determine their credit requirements, identifies potential new business opportunities and provides need-based solutions. Generates referral opportunities for other business lines.
2. Maintains a thorough understanding of the Bank's credit policy, client eligibility and all necessary business practices to ensure the submission of accurate and complete loan packages. Negotiates terms and loan structures with clients around the most complex deals. Renders final credit decisions on Real Estate and Commercial & Industrial (C&I) customer loans within lending authority.
3. Prepares and presents well written loan proposals for required approval by the Loan Committee.
4. Develops and participates in marketing programs for the Bank's lending products and services for commercial real estate and C&I lending.
5. Establishes and maintains effective working relationships with other employees and customers. Offers assistance to customers with difficult questions or concerns in regard to commercial real estate and C&I lending services, keeping Chief Lending Officer abreast of the status of commercial lending services.
6. Monitors and reports on performance in relation to Commercial Lending goals to Chief Lending Officer.
7. Recommends proposals to expand current business for commercial real estate and C&I lending.
8. Takes a leadership role by representing the Bank in community and professional activities and pursues relationships to improve or increase the Bank's business.



Connecting with customers.

9. Participates actively as a Banking Center team member. Works with other members of the team to meet performance goals, develops strategies and promotional efforts for the Center. Maintains a general understanding of all products and services offered in the Banking Center in an effort to effectively present these products and services to customers. Monitors team progress towards attaining goals and objectives.
10. Keeps abreast of economic, regulatory and competitive developments and assesses potential impact on lending activities.
11. Maintains knowledge of the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP), and Office of Foreign Assets Control (OFAC) regulatory requirements. Ensures that management and staff members complete BSA related annual training in a timely manner and that all BSA procedures are followed when applicable. Identifies and reports compliance related issues and suspicious activity.

Other Job Responsibilities:

12. Performs related administrative and special projects as required or assigned to ensure the ongoing effectiveness of the lending function.

Contact our Human Resources Division or visit www.ecsb.com/careers for more details and to apply.

Or submit your resume to:

Email: recruit@ecsb.com Fax: 617-252-6877 Phone: 617-354-7700

East Cambridge Savings Bank, Attn: Human Resources
344 Cambridge Street Cambridge, MA 02141

East Cambridge Savings Bank is an Equal Opportunity Employer