



Evergreen Credit Union, one of Maine's largest credit unions with over \$600 million in assets, is looking for a **Commercial Loan Officer (CLO)** to join their busy Commercial Lending Team in Westbrook, which manages a \$134 million loan portfolio.

The CLO is responsible for developing and managing a portfolio of commercial loans including real estate, C&I and SBA-504 lending. This role involves building strong relationships with business members, assessing creditworthiness, structuring loan packages, and ensuring compliance with internal policies and regulatory requirements.

The CLO meets with applicants to evaluate loan requests, gather necessary financial information, and assess risk. Site visits and customer calls will help the CLO understand borrower needs, industry context, and the quality of collateral. The role also includes negotiating loan terms, handling renewals and maturing notes, assisting with periodic reviews and identifying opportunities to cross-sell products and services to both new and existing members.

Specific duties include:

- Intake and initial review of loan applications and other related requests, performing preliminary due diligence to ensure completeness, accuracy and readiness for underwriting.
- Develop and deepen relationships with prospective and existing business members by understanding their financial goals, delivering exceptional service and identifying cross-selling opportunities.
- Manage a diverse commercial loan portfolio ensuring credit quality and adherence to internal and regulatory requirements.
- Assist in structuring, negotiating and presenting loan proposals for credit approval.
- Develop proficiency in our loan origination system (Abrigo/Sageworks).
- Collaborate with credit analysts, loan assistants, and other internal partners to ensure timely and accurate loan processing.
- Stay current on credit union policies, procedures and strategic objectives.

- Identify early warning signs of credit deterioration and work proactively with borrowers to resolve issues, including support for collection and workout efforts.
- Provide guidance to junior staff for team development and knowledge sharing.
- Ensure compliance with all applicable laws and regulations such as Fair Lending, HMDA, MLA and BSA.

The successful candidate will have:

- 3-7 years of related experience in Commercial Lending
- Prior work experience analyzing business financial statements and assessing the viability of businesses
- Strong knowledge of applicable lending laws and regulations
- Excellent communication, negotiation, and business development skills
- Ability to use related software and Microsoft Office products
- Valid driver's license to visit member locations (required)

Evergreen Credit Union offers an amazing benefits package including medical, dental, vision, a 401(k) plan with organization match and core funding, short-term and long-term disability, generous PTO, tuition assistance, identity theft protection, and—most importantly—an amazing workplace culture! If you are a hard worker dedicated to providing world-class service and want to be a part of a team that loves where they work, we encourage you to apply! If you are interested, please send your resume to Beverly Frizzell-MacCallum, VP of Human Resources and Engagement, at bmaccallum@egcu.org.

Evergreen Credit Union was founded in 1951 and proudly serves individuals, families and local businesses throughout Cumberland, Oxford, Androscoggin, Sagadahoc, and Lincoln counties. We strive to benefit our members, neighbors, and community organizations by donating our time and resources. We have been successful thanks in large part to the personal, caring service our employees offer. Evergreen aspires to treat our employees as well as they treat our members. We look for employees who are dedicated to hard work, excellent service, and the community. Learn more about our Community Partners on our website at <https://www.egcu.org>.

Evergreen Credit Union is an Equal Opportunity Employer and does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including gender identity and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status.

EOE/Minorities/Females/Vet/Disabled