

## **Team Leader-Commercial Lending**

Reports To: Chief Operating Officer

Position Summary:

MGCC is seeking a full-time Team Leader for its Commercial Lending Team. The position reports directly to the Chief Operating Officer and works collaboratively with the Senior Management team. Its primary function is to oversee the daily function of our growing lending team and play a key role in the success of the lending strategy for MGCC.

Responsibilities:

- Manage, build, coach, and maintain a staff of Commercial Loan Officers and work closely with the credit department and Senior Management.
- Implement established lending strategies to promote growth and achieve acceptable levels of profitability in the loan portfolio, while minimizing credit losses, and ensuring proper risk/reward in pricing and structure.
- Ensure loan presentations are prepared and delivered timely for appropriate levels of approval and with a strong emphasis on loan presentation cohesion and adherence to MGCC's credit policy and underwriting guidelines.
- Direct business development and relationship building activities within the team.
- Develop a strong sales culture within the team to ensure goals are met
- Responsible for all aspects of loan administration for the lending team, including receipt of financial information, updating risk ratings, and ensuring timely renewals of lines of credit.
- Call and visit customers, prospects, and referral sources / centers of influence (COIs) to promote and sell MGCC's products and services.
- Help develop, drive, and monitor the team's annual and long-term business plans.
- Establish and maintain direct involvement with the team's customers.
- Ensure that the lending products and terms are competitive and that products are priced to assure acceptable levels of profitability to the company.
- Monitor and minimize loan delinquencies, credit exposures, and charge-offs; Work with the credit department and Workout Officer as needed to support the work-out process.
- Actively participate in community and economic development organizations and functions.
- Oversee the loan closing process with the Lenders and outside council
- Oversee the approval process for the lending team including presenting write- ups to approval committees.

Qualifications & Skills Required:

- Bachelor's degree in management, finance, or accounting from four-year College or university; 5-7 years applicable experience.
- Experience leading and managing a Lending Team is preferred.
- Strong and comprehensive knowledge of commercial lending (C&I and CRE), including a solid understanding of underwriting and credit.
- Excellent leadership/management skills.
- Strong verbal and written communication skills.
- Good organizational and time management skills; Ability to prioritize tasks.
- Good delegation skills.

- Thorough knowledge of loan documentation.
- Ability to remain calm and efficient under pressure to meet requirements and deadlines.

Benefits:

MGCC offers a competitive salary and benefits package, including health/dental/life insurance, employer-paid vision insurance, employer-contribution retirement plan, paid vacation and a student loan paydown plan.

Location:

This position is hybrid.

To Apply:

Submit your resume and cover letter to [jobs@massgcc.com](mailto:jobs@massgcc.com).

*MGCC is an Equal Opportunity and Affirmative Action Employer. MGCC enthusiastically urges women, minorities, and people from a wide variety of background and experiences to apply. committed to providing a nondiscriminatory and inclusive environment for its employees. MGCC enthusiastically encourages EOE/AA/Women and Minorities to apply. We are committed to diversity and consider all applicants for all positions without regard to color, ethnic background, religion, sex, gender, sexual orientation, national origin, age, and disability status. For more information about MGCC, please visit [EmpoweringSmallBusiness.org](http://EmpoweringSmallBusiness.org).*