



**MountainOne Bank**  
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www.mountainone.com

## Commercial Portfolio Manager I

Pittsfield / North Adams

### About Us:

MountainOne is a mutual holding company headquartered in North Adams, Massachusetts. Banking, Insurance, and Investment products are offered at full service offices in the Berkshires (Pittsfield, North Adams, Williamstown) and on Boston's South Shore (Quincy, Rockland, Scituate). MountainOne is dedicated to the local communities we serve, with a mission of delivering solutions of real value that help individuals, businesses, and community institutions manage their financial lives with clarity and confidence.

- **MountainOne Bank**, founded in 1848, provides a complete array of personal and business banking and electronic services.
- **MountainOne Insurance** provides personal and business insurance, bonding services and group benefits solutions.

**MountainOne Investments** provides individual investment services and group financial benefit plans (financial professionals offering securities and advisory services through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Advisor)

### Position Description:

Under the general supervision of the Senior Vice President, Berkshire County Team Leader Commercial Lending, and the direction of assigned commercial lending officer(s) and in conformance with established policies and procedures, the Commercial Portfolio Manager I is responsible to gather financial and general business information pertaining to existing customer and potential customer loan requests. This position supports the Commercial Lending team in various functions, including, but not limited to, managing annual relationship reviews of assigned portfolio, performing preliminary financial analyses needed for a lender to pre-screen a new loan request and assist commercial lenders in managing the loan request, loan approval and the loan closing process.

Below is a description of the ordinary duties of the position. This description is intended as a guideline and may not be all-inclusive. There may/will be additional duties and responsibilities both related and unrelated to the department, which will require attention and therefore will be required.

Employee access to a customer's nonpublic personal information shall be limited to the extent necessary in order to accomplish the duties outlined below or as may be assigned

## **Key Accountabilities and Responsibilities:**

- Participates in and completes in a timely manner all training as assigned and required
- Gathers financial and general business information pertaining to customer and prospective customer loan requests.
- Performs preliminary financial analyses and identifies key credit risks needed to pre-screen a new loan request by commercial lenders and Senior Commercial Lender.
- Assists commercial lenders in managing their new loan request pipeline and coordinating underwriting, approval and closing activities internally.
- Responsible for preparing new loan closing memo that confirms that the loan has been closed in accordance with the approved terms and conditions.
- Underwrites new loan requests when needed and under the direct supervision of the Credit Administration Manager.
- Monitors all expiration dates (such as loan maturity and schedule annual review/renewal date for LOC, RDC and ACH facilities) 90-days ahead to ensure timely completion and collection of required approvals.
- Manages financial reporting and covenant tracking of assigned portfolio.
- Ensures timely collection of updated financials from existing customers and timely completion of annual credit reviews.
- Responsible for documenting important communications with customers and significant credit events in between annual reviews.
- Monitors and assists commercial lenders to manage delinquencies and overdrafts within the assigned portfolio.
- Periodically reviews the accuracy and consistency of risk ratings and next review dates for the assigned portfolio and ensures the timely process of risk rating and next review date changes.
- Performs periodic inspections at customer sites to audit accounts and ensure adherence to loan agreements and terms.
- Maintains confidentiality of credit and customer information at all times.
- Other duties as assigned.

## **Qualifications:**

- Bachelor's degree in business or accounting.
- 1-3 years' related experience.
- 25% availability to travel outside of 50-mile radius.
- Excellent written and verbal communication skills.
- Excellent public relations and customer service skills.

- Excellent follow-up and organizational skills.
- Excellent computer skills.
- Ability to work effectively with limited supervision.
- Ability to sit, drive, perform telephone and computer input functions

## To Apply:

Please email your resume and letter of interest to: [careers@mountainone.com](mailto:careers@mountainone.com). MountainOne is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, age, disability, or veteran status. (Compliant with VEVRAA and Section 503 rules)

MountainOne Bank is Member FDIC. Member DIF.  Equal Housing Lender.

**Insurance and Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal investment.**

The financial advisors of MountainOne Investments offer securities and advisory services through Commonwealth Financial Network®, member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency or MountainOne Investments. MountainOne Bank is not a registered broker-dealer or Registered Investment Adviser. MountainOne Bank and MountainOne Insurance are not affiliated with Commonwealth. MountainOne Investments' main office is located at 85 Main Street, Suite 100, North Adams, MA 01247. (413) 664-4025.