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## Senior Commercial Lending Relationship Officer

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**Location:** Seattle, WA

**Reports To:** PNW – Market President

**Salary:** \$145,000 – \$165,000

**Position Type:** Full-Time, Exempt

Campbell.HR and DT Search are working with [Native American Bank](#) to place their next **Senior Commercial Lending Relationship Officer**. Native American Bank (NAB) is a one-of-kind institution that is an Agent of Change for Native Communities. At the core, NAB is committed to the vision and mission of the Bank. NAB believes that their employees are our greatest asset, and the bank is at its best through teamwork.

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### **About the role:**

Native American Bank is seeking a highly skilled and motivated Senior Commercial Lending Relationship Officer to join our team. In this critical role, you will develop and manage relationships with Native communities, providing tailored financial solutions to meet the unique needs of Tribes and Alaska Native Corporations. You will leverage your extensive knowledge of commercial lending processes and complex credit structures to generate new business opportunities and enhance existing client relationships.

Your primary responsibilities will include assessing financial needs, structuring and negotiating loan proposals, ensuring compliance with lending policies and being strongly familiar with Federal loan guarantee programs. You will collaborate closely with internal product partners, including the Chief Lending Officer, to deliver comprehensive lending and banking solutions while cultivating a positive and inclusive environment for all clients and stakeholders.

Join Native American Bank to make a meaningful impact in the communities we serve while contributing to our mission of provide access to financial services for Alaska Native and Native American communities.

### **Position Responsibilities:**

#### ***Commercial Customer Portfolio Management:***

- Develop and manage a commercial customer portfolio, building strong relationships and maintaining customer satisfaction.
- Regularly visit clients to assess financial needs and recommend suitable products.
- Compile loan packages and negotiate terms, pricing, and repayment options, ensuring timely closure and funding.



- Analyze financial statuses and property evaluations to determine loan feasibility and respond to client inquiries throughout the loan process.

### ***Customer and Annuity Management:***

- Maintain existing client relationships through proactive contact and satisfaction strategies, aiming to improve client experience and generate non-interest income.
- Utilize the commercial customer database for relationship management and cross-selling.

### ***New Client Acquisition:***

- Build networks with community leaders and business owners to increase market share through new client acquisition.
- Set calling goals for prospects and work with internal product partners to deliver comprehensive banking proposals.

### ***External Development Activities:***

- Develop referral sources outside the bank and establish a visible presence in the business community.

### ***Tribal Engagement and Community Partnership Development:***

- Develop and maintain respectful, long-term relationships with Tribal governments, enterprises, Native-owned businesses and Alaska Native Corporations (ANC) by understanding and honoring cultural, political, and economic considerations unique to Indian Country.
- Serve as a knowledgeable and trusted partner in supporting the financial goals of Native communities, including economic development, infrastructure, housing, and enterprise expansion.
- Collaborate with Tribal and ANC leaders, Native CDFIs, and other key stakeholders to co-create lending strategies that align with community and project priorities and long-term vision.
- Stay informed of federal, state, and Tribal regulatory environments and funding programs that may impact or enhance Native lending opportunities.
- Represent the bank in Native-led forums, events, and initiatives, acting as a visible and active ally committed to advancing Native financial self-determination and sustainable community growth.

### ***Credit Origination and Administration:***

- Proven experience with complex credit structures, demonstrating the ability to analyze, negotiate and facilitate various financing solutions tailored to meet diverse client needs as well as being well-versed with federal credit enhancement programs.
- Manage credit risk for assigned relationships and maintain communication for required credit-related information, adapting to changing risk profiles.

### ***Compliance and Control:***

- Assist in ensuring compliance with all applicable regulations and bank policies.

### ***General Responsibilities:***

- Interact effectively with others to achieve bank goals and conform to attendance standards



- Manage a portfolio of 20–40 relationships, with an average size of \$20 million focusing on complex credit structures.

### ***Team Leadership:***

- Lead a team of lenders in various sectors, providing training, guidance, and evaluations, while setting goals related to loan origination and service.
- Collaborate with the Credit Officer for loan approvals and monitor the portfolio's growth and risk balance.
- Identify opportunities to cultivate relationships with underrepresented communities and manage strategic partnerships with financial institutions and government guaranty programs.

### ***Key Skills and Leadership:***

- Strong knowledge of commercial products and credit policies, with the ability to mentor junior roles.
- Excellent time management, sales skills, and the capability to structure complex credit requests.
- Motivated self-starter with strong attention to detail, problem-solving abilities, and proficiency in Microsoft Office.

### ***Additional Responsibilities:***

- Accept special projects to support team initiatives and community involvement.
- Performs other related duties as necessary or assigned.

### **Minimum Qualifications:**

- 7-10 years of experience in commercial lending, with a proven track record of generating significant new loans annually.
- Proven track record of generating \$20 million in new loans annually.
- Experience working with Tribal communities is highly desirable.

### ***Physical Requirements***

- Prolonged periods of sitting at a desk and working on a computer.
- Must be able to lift 15 pounds at times.

### **Benefits:**

- Competitive salary and benefit package
- Professional development opportunities
- Health, Dental and Vision Insurance
- Health Savins Account with company contribution
- Employer paid Short-term and Long-term disability insurance
- Employer paid Life Insurance
- 401(k) plan and matching
- RTD EcoPass (Denver) ORCA (Seattle)

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- Pet Insurance
- Paid Time Off
- Volunteer Time Off

### **Company Culture:**

“At Native American Bank, we stand out as a unique institution that serves as a catalyst for positive change within the Native communities. Our core values are deeply rooted in our commitment to the bank’s mission and vision. We hold the belief that our employees are our most valuable resource, and we thrive when we work together as a cohesive team. We prioritize teamwork, professionalism, and exceptional customer service. We value diversity and inclusion and strive to create a supportive and collaborative work environment for all employees.”

### **Additional Information:**

- Candidate must pass background check prior to hire.
- This position allows for a hybrid schedule.

**This Job Description describes the general content and requirements for the position. It is not an exhaustive statement of the essential functions, responsibilities, or requirements of the job; they may change from time to time and are dictated by the needs of the organization and the supervisor to whom the employee will report.**

*Our client is an equal opportunity employer that is committed to diversity, equity, and inclusion in the workplace. We prohibit discrimination and harassment of any kind based on race, color, sex, religion, sexual orientation, national origin, disability, genetic information, pregnancy, or any other protected characteristic as outlined by federal, state, or local laws.*