



Job Title: Commercial Lending Intern

Reports to: VP and Credit Officer

Status: ☐ Full Time ☒ Part Time
☐ Exempt ☒ Non-Exempt

Basic Function:

The Commercial Lending Internship provides students with full access to the Commercial Lending industry and insight into the various career opportunities the industry has to offer. The intern would be exposed to all aspects of Commercial Lending, from customer prospecting and preliminary analysis to loan underwriting and processing, through loan maintenance and monitoring. At the conclusion of the internship, a successful intern would have marketable skills and experience that would make them quality candidates for full-time commercial banking positions, including Hickory Point Bank's Commercial Banking Officer Development Program.

Essential Job Duties:

The intern would be responsible for spreading financial statements; preparing credit analyses, monitoring reports, periodic analyses on the Bank's markets and other related topics; and assisting other Commercial Lending team members with special projects.

The intern would be expected to conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

Knowledge, Skills, and Abilities:

The intern should be a junior or senior in college with an educational background that includes accounting and/or finance, be detailed oriented, have the ability to multi-task and prioritize, have a general understanding of financial statements, and have a basic understanding of computer functions including email, internet, MS Word, and MS Excel.

Training and Experience:

Prior experience and training is not necessary for the intern; however, current enrollment in college is required.

Date updated: December 27, 2021