



Position Title Commercial Loan Underwriter
Department / Location: Austin
Salary: Commensurate with Experience
FLSA Status: Non-Exempt
Posting Date: 03/01/2025

JOIN R BANK'S CREDIT TEAM!

At R Bank, we're about more than just numbers—we're about people, relationships, and community. We're looking for a detail-oriented and analytical Commercial Loan Underwriter to join our team. In this role, you'll work closely with team members and customers to evaluate loan applications, assess risks, and make informed decisions that align with R Bank's values and goals.

WHAT YOU'LL DO

- Underwrite commercial loans with precision and attention to detail, including the spreads of financial information.
- Review and verify loan applications, ensuring all supporting documents meet standards.
- Analyze loan risks, request additional information when needed, and provide clear recommendations for approvals or denials with proper documentation.
- Communicate effectively with loan officers to address application needs or additional documentation.
- Specify loan conditions, ensuring compliance with R Bank policies and regulatory requirements.
- Work collaboratively with team members to deliver a seamless and professional customer experience.

WHAT YOU BRING

- A Bachelor's degree is preferred with finance and accounting focus.
- 2+ years of commercial loan underwriting experience.
- Proficiency with Microsoft Office 365 (Excel, Word, and Outlook) and a proven ability to learn new software.
- Strong analytical skills and attention to detail to assess risks and ensure compliance.
- Excellent organizational and prioritization abilities to meet deadlines and balance competing priorities.

- A flexible and adaptable mindset with the ability to handle sensitive information confidentially.
- Fluency in English; Spanish skills are a plus!

WHY YOU'LL LOVE R BANK

At R Bank, you're not just crunching numbers - you're making a difference. We're a community-focused bank where relationships matter, and integrity drives every decision. As part of our team, you'll enjoy a supportive culture that values your expertise, encourages growth, and empowers you to shape the future of lending.

WHAT IS IT GOING TO TAKE?

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and / or move up to 45 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS FOR YOU

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, EAP, and the R Best Foot Forward Program. You can learn more about R Bank and our services at www.r.bank.

READY TO JOIN US?

If this sounds like the opportunity you've been waiting for, apply now by visiting <https://www.r.bank/career-opportunities> . Let's build relationships, grow communities, and make an impact together!

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, age, veteran status, or disability.