



TITLE: SBA Business Development Officer
REPORTS TO: VP, SBA Program Administrator
FLSA: Exempt
CATEGORY: Full Time

SUMMARY

SBA Business Development Officer reports to the VP, SBA Program Administrator and is responsible for: generating new SBA loans through outside marketing efforts and calling on current and prospective clients while understanding both the customer's needs and maintaining Summit Bank's professional stance in the community, meeting planned sales objectives, and assuming responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to banking.

ESSENTIAL DUTIES

1. Sources SBA 7(a) loans to qualified borrowers within assigned market area.
2. Develops and performs marketing efforts, including direct outside calls and group presentations, as appropriate to achieve production goals.
3. Creates and maintains relationships with contractors, CPAs, other bankers, and any other referral source
4. Meets or exceeds assigned loan origination goals.
5. Actively participates in client calls with SBA Program Administrator, Advisors, and Associates.
6. Demonstrates a thorough understanding of SBA 7(a) loan products and the SBA Standard Operating Procedures (SOP).
7. Builds relationships with new clients as well as manages relationships with existing clients to ensure satisfaction and retention. Sees that appropriate solutions are provided to assist client with achieving their financial objectives.
8. Identifies and generates leads for new business opportunities; obtains and analyzes background information on potential clients.
9. Develops collaborative relationships with bank colleagues and refers non-SBA loans and deposit relationship.
10. Performs site visits pertaining to loan requests, as well as follow up on existing borrower properties.
11. Demonstrates compliance with all bank regulations and maintains confidentiality and professionalism when handling client information, transactions and requests.
12. Displays up-to-date knowledge/technical competence necessary to perform the position, is resourceful and shows ability to focus on relevant issues and facts.

SECONDARY DUTIES

1. Represents the Bank in community organizations and activities to enhance the Bank's image and to maintain and enhance a referral network for business development opportunities.
2. Attends training classes and seminars to improve credit analysis and understanding.
3. Completes assigned Compliance Training. Maintains compliance with Bank's BSA/AML policies and procedures.

4. Takes initiative, demonstrates creativity, takes risks, and effectively manages numerous or crisis situations; effectively shares information and interacts with people at various levels, promotes teamwork and manages change.

GENERAL

1. Provides excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and, accepting responsibility for own actions.
2. Follows policies and procedures; completes administrative tasks correctly and on time; contributes to the overall profitability of the Bank through cost controls and expense monitoring.
3. Applies good judgment in decision-making and sees beyond immediate assignments and acts on opportunities and problem areas.
4. Performs position safely and reports potentially unsafe conditions.
5. Works according to established schedules, arriving on time and with a positive attitude.
6. Any other duties as defined by management.

QUALIFICATIONS AND DEMONSTRATED ABILITIES

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

1. Bachelor degree in finance, accounting, business administration or related field; or equivalent combination of education and experience. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to finance, accounting, or business.
2. 3 or more years in a financial institution with a focus in Small Business Administration (SBA) 7A lending preferred.
3. Strong sales, financial, leadership, and analytical skills.
4. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, write reports, correspondence and procedures, speak clearly to clients, employees, directors, and shareholders.
5. Working knowledge of credit approval process and banking industry.
6. Intermediate computer operation and keyboarding skills (e.g., email, word processing, spreadsheet, and specialty software program) to meet the production needs of the position.
7. Excellent organizational and time management skills.
8. Ability to read, analyze and interpret business periodicals, professional journals and technical procedures.
9. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
10. Ability to work with no supervision while performing duties and to handle confidential information with discretion.
11. Ability to work independently and as a part of a team.
12. Individuals and entities suspended, debarred, revoked, or otherwise excluded under the SBA or Government-wide-debarment regulations are not permitted to conduct business with SBA, including participating in an SBA-guaranteed loan. Summit Bank is responsible for consulting the System for Awards Management's (SAM) Excluded Parties List System (EPLS) or any successor system to determine if an employee or an Agent has been debarred, suspended or otherwise excluded by SBA or other federal agency.

PHYSICAL REQUIREMENTS

1. Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as typing, writing, and maintaining files.
2. Occasional use of arms such as pushing/pulling to open and close drawers and cabinets.
3. Frequent walking to assist customers and staff members at various locations within the Bank.
4. Ability to sit and/or stand for extended periods of time at assigned station.
5. Ability to bend and/or reach, and to lift and carry up to 30 pounds.
6. Continuous clarity of vision at 20 inches or less for normal processing of work.