



**TITLE:** SBA Portfolio Associate  
**REPORTS TO:** SBA Program Administrator  
**FLSA:** Non-Exempt  
**CATEGORY:** Full-time  
**SHIFT:** Monday – Friday 8:15am – 5:15pm  
**MEAL/BREAKS:** One (1) paid 15 minute break per four (4) hours worked, and one (1) unpaid sixty (60) minute meal break.

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#### SUMMARY

The SBA Portfolio Associate reports to the SBA Program Administrator and provides support in the areas of credit analysis, document preparation, system maintenance, and customer service. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to employment and banking.

#### ESSENTIAL DUTIES

- 1. Order credit reports and perform analysis of subject reports, business and personal tax returns, financial statements and cash flow. Independently researches and analyzes borrower company and industry data.**
- 2. Independently prepares complete internal loan approval, including a written analyses of borrowers' financial condition and presentation materials, demonstrating full understanding of analysis results and identifying areas where clarification is required.**
- 3. Attends client meetings with SBA Program Administrator or SBA Portfolio Advisor. Develops relationship with borrowers establishing themselves as a reliable point of contact.**
- 4. Regularly communicates to collect necessary items, engage in discussions surrounding financials, and other matters with prospective or current borrowers. Including discussions with key personnel associated with the borrower such as CPA, CFO, Controller, Manager, President, and other individuals.**
- 5. Review documentation to ensure that the bank is in the collateral position, as determined by loan approval and SBA Authorization. Confirm loans meet all insurance and flood requirements in order to appropriately protect collateral.**
- 6. Works effectively with the Loan Operations Department to transition loans from closing to servicing.**
- 7. Accurate input of client information and loan details into SBA platform for successful submission to SBA. Create and edit necessary documents for borrower and Summit Bank including SBA Forms 1919, 1920, 159, 4506-C, draw request form, etc. Ensuring ticklers for financial statements are established, and copying and scanning final documentation.**

**SECONDARY DUTIES**

- 1. Prepares, verifies, and receives wire transfers and ACH transactions for loan disbursements, payments, and participations. Prepares disbursement, refund and overpayment checks as needed. Performs transfers and processes payments and payoffs ensuring funds are applied to appropriate accounts. Processes draw requests from clients to include property documentation, obtaining signatures, and funding the draw through the use of wire transfer or cashier checks.**
- 2. Completes construction and maintenance of paper loan files to ensure consistency and accuracy of loan documentation, completes necessary checklists, and post-closing documents.**
- 3. Provides administrative support to the SBA Division by copying, scanning, and faxing as needed.**
- 4. Provides direct & indirect customer service by researching and resolving a variety of basic to complex questions for internal and external clients, exhibiting the necessary follow-through with clients and/or staff involved.**
- 5. Makes customer service calls related to loan payments.**
- 6. Completes all assigned Compliance training.**

**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 his/her own actions.**
- 2. Follows policies and procedures, completes administrative tasks correctly and on time, and 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.**

**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. Minimum of a Bachelor degree in finance, accounting, business administration or related field; or equivalent combination of education and experience. Work related experience should consist of finance, accounting or business management. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to finance, accounting or business.**
- 2. Two (2) year experience in a similar capacity. Prior SBA experience is a plus.**
- 3. Exceptional verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions and to speak clearly to clients, colleagues, directors, and shareholders.**
- 4. Ability to read, analyze, and interpret business and technical information, periodicals, professional journals, and technical procedures.**

- 5. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.**
- 6. Proven strong skills in computer terminal and personal computer operations including experience with word processing (Word), spreadsheet (Excel), and specialty software programs. Intermediate keyboarding skills to meet production needs of the position. Prior experience with LaserPro and SBA One is a plus.**
- 7. Superior organizational, attention to detail, and time management skills, to ensure maximum productivity.**
- 8. Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.**

**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 keyboarding, writing, and maintaining files.**
- 2. Frequent use of arms such as pushing/pulling to open and close drawers and cabinets.**
- 3. Ability to sit for extended periods of time at assigned station.**
- 4. Ability to bend and/or reach, and to occasionally lift and carry up to 30 - 50 pounds (boxes of copy paper and/or files for storage).**
- 5. Continuous clarity of vision at 20 inches or less for normal processing of work.**

**ACKNOWLEDGEMENT**

**I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Summit Bank's at-will employment relationship with me.**

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**Employee Signature**

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**Date**