

## Job Posting



**FLSA:** Exempt

**Open Position:** AVP Commercial Business Development Officer

**Location:** Tecumseh Branch {1102 W. Chicago Blvd Tecumseh MI 49286}

**Resumes due no later than: 10/21/2020**

**Submit Resumes to [hr@tlccu.org](mailto:hr@tlccu.org)**

**Wage Range \$43,850 - \$65,700 – Based on skills, background and knowledge**

### **SUMMARY:**

Responsible for establishing relationships with area companies to create business loans and cross-sell services through research, development and management of new business initiatives; build credit union awareness and increase penetration. Coordinates all activities involved in lending to ensure that the process is conducted in accordance with established policies and procedures. Responsible for ensuring all regulatory requirements are in place and policies are current. Serves as direct contact for examiners and auditors. Responsible for selling all TLC products and services to members. Within authorized authority, and in accordance with sound underwriting practices as set out in policy and procedure, examines, evaluates, and authorizes or recommends approval of borrower's applications for credit or extension of lines of credit, consumer credit loans, or credit card accounts.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

- Promotes Credit Union programs and encourages new membership by making outside calls to existing and potential clients in the business community. Represents the Credit Union and provides leadership in key community activities including business, charitable, civic, and social organizations.
- Possesses complete knowledge of regulations governing the lending for credit unions. Responsible for ensuring all regulatory requirements are in place and policies are current.
- Serves as direct contact for examiners and auditors
- Completes financial analysis for all business loan requests. Ensures loan documents and agreements are complete and accurate according to policy and requirements set out in regulation.
- Tracks missing documentation required for file maintenance.

- Responsible to support quality/service and sales activities, including marketing input, sales results and quality/service efforts. Responsible for high quality service.
- Actively promote credit union to businesses by recommending products and services which are beneficial to both members and the credit union.
- Maintains a functional level of knowledge and procedural expertise in all Credit Union products and services; interacts with employees and members; provides staff members a positive, professional role model of member service and sales through personal example
- Analyze applicant financial status, credit, and property evaluation to determine feasibility of granting loan and approves or submits application to Credit Committee for verification and recommendation.
- Correspond with or interview applicant or creditors to resolve questions regarding application information.
- Ensure loan documents and agreements are complete and accurate according to policy and requirements set out in regulation.
- Ensure each file folder has a document's checklist appropriately completed for each loan.
- Analyze potential lending opportunities involved in each lending situation to further assist the borrower as well as increase the credit union's lending portfolio.
- Quality control of loan files.
- Cross sell borrowers and depositors on the benefits of utilizing other credit union services.
- All other items as deemed necessary by management.

**SUPERVISORY RESPONSIBILITIES:**

None

**PERFORMANCE STANDARDS:**

- Assist in attaining the lending and deposit goals and objectives of the credit union.
- Actively participates in business development.
- Accuracy in documentation.

**QUALIFICATION REQUIREMENTS:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This position requires the person to be a fulltime employee. This position requires the person to be a fulltime employee.

**EDUCATION and/or EXPERIENCE:**

- Bachelor/Associate degree.

- Business development marketing experience.
- Requires basic knowledge of Microsoft Word and Excel.

**COMMUNICATION SKILLS:**

- Excellent listening, clear verbal, and professional written communication skills.

**CERTIFICATES, LICENSES, REGISTRATIONS:**

No requirement.

**OTHER SKILLS and ABILITIES:**

- Ability to relate management goals and objectives to budgets and action plans, focusing on increasing profitability while maintaining superior member service.
- Ability to function with minimal supervision.

**WORKING CONDITIONS:**

Branch based with frequent travel to and from potential companies or dealerships within our field of membership. Work conditions include standing, lifting, bending, stooping, and reaching.