



Job Posting Business Banker

We are searching for dynamic and highly motivated individual to fill our full-time Business Banker role at our new Middleton location. Successful candidates will be someone skilled in developing relationships and experienced in commercial lending and treasury management. Qualified candidates interested in working at a growing community bank should submit their cover letter and resume or application by email to:

Talent at careers@onecommunity.bank

Essential Duties and Responsibilities include the following:

- Developing new relationships (individual, commercial, organizational & municipal) through referral and business development efforts
- Selling of Commercial Loan and Treasury Management/cash management products and services to new clients and expanding relationships with existing clients
- Cross selling of all bank's products and services through referrals
- Collaborating with the Senior Market President & Chief Experience Officer on department initiatives
- Serves the client by analyzing the potential of the client and justifying the risk associated with each credit
- Be involved with the community through civic activity, service organizations, and professional associations to develop new business and enhance the bank's image
- Provides superior customer service to clients with regards to loans, Treasury, and other banking products
- Assists with commercial lending policies and operating procedures that are consistent with overall bank policies and operations objectives
- Assists with the establishment of interest rate guidelines, fees, and other charges that harmonize with overall bank policies and are competitive and profitable for the bank
- Interviews commercial loan clients and takes applications while advising the client of the bank's lending criteria
- With the support of the Credit Department, analyzes financial statements and spreads including adequacy of income and sufficiency of collateral when required
- Makes on-site visits to client's business to analyze the management of the business for potential credit risk
- Prepares and presents credit presentations for the Loan Committee when needed for approval
- Approves or disapproves loans within established lending credit limits and prepare and collect loan documentation for closing

- Prepares Adverse Action documentation for loans that are denied
- Closing of the loan - checks accuracy of documents, while making sure client signs in all appropriate places and understands all the documents
- Monitors loan performance, loan agreements, financial statements, and monitors the collateral.
- Collects past due loans as necessary to prevent charge-offs and losses to the bank, including phone calls, letters, collateral repossessions, and foreclosures
- Maintains loan files to meet all compliance and regulatory requirements
- Handles all questions regarding government sponsored SBA and other loan products offered by the bank

Required Qualifications / Skills / Abilities:

- Bachelor's degree in business, finance and/or accounting
- Prior commercial lending experience is preferred.
- Knowledge of current regulations and compliance issues with regard to lending as well as all bank products.
- Strong people & problem-solving skills
- Past sales experience is preferred.

