



## Job Posting

**Position:** SBA Business Development Officer I  
**FLSA Status:** Exempt  
**Pay Range:** \$75k – 95k/year

**Department:** SBA  
**Location:** Covington or Hammond  
**Hours Needed:** Monday-Friday, Weekends as needed

### Position Summary:

Responsible for developing, soliciting, and promoting new SBA loans independently by working and maintaining relationships with outside and inside referral partners. The incumbent will develop a plan to generate new loan applications, prepare credit analyses, present credit requests to executive management, monitor payment records, and maintain a working relationship with current and potential borrowers.

### Job Responsibilities:

- Direct calling on referrals from inside and outside bank partners in a direct effort to develop new loan business.
- Meet/exceed production related goals on new loans, per individual lender LO.
- Screen out non-target deals early and efficiently.
- Collect necessary information from loan applicants for loan requests to be understood, properly underwritten, and monitored through weekly pipeline sales meetings.
- Respond to the credit department's questions pertaining to the underwriting process to determine the credit worthiness of loan applicants.
- Effectively present information to senior management.
- Work with customers throughout the application and closing process.
- Establish strong referral network and relationships with commercial real estate brokers, loan brokers, CPAs and other referral sources to solicit new SBA loan leads.
- Maintain working knowledge of lending related legal and regulatory compliance issues.
- Participate in regular sales and marketing meetings and events to promote the bank's products and services.
- Provide exceptional customer service.
- Assist customers and/or branch personnel as needed with questions pertaining to loan information.
- Perform other duties in line with a Commercial Loan Officer role (see Commercial Loan Officer description).
- Lead generation and prospecting to identify and engage with potential bank clients.
- Actively participate and engage in community events and networking opportunities to build business relationships.
- Structure loans and negotiate loan terms and conditions with lending clients.
- Consistently support the Bank and its core values
- Follow all policies and procedures
- Additional duties may be assigned by supervisor

### Requirements:

- High school diploma or equivalent
- A Bachelor's Degree in Business, with a major in Finance or related field
- 0-3 years in a commercial lending environment, with SBA/USDA experience highly preferred
- Formal credit training preferred

- Knowledge of SBA/USDA loans and lending practices.
- Understanding of financial statement/cash flow analysis and financial ratios.
- Proficient in MS Suite and Outlook.
- Experience with Spark loan software preferred.
- Detail oriented
- Solid organizational skills
- Ability to work in a fast-paced environment where changes to procedures are common
- Excellent verbal communication and negotiation skills
- Ability to communicate in a respectful and assertive manner
- Ability to read, analyze, and interpret financial statements and legal documents.
- Ability to multi-task and prioritize while speaking with customers
- Proven decision-making ability
- Ability to work independently while having a strong commitment to team orientation
- Exceptional verbal, written, and interpersonal communication skills. Ability to network effectively
- Ability to work well under pressure and manage time. Able to handle multiple projects and timelines, and adapt to changing deadlines
- Excellent organizational, critical thinking, and decision-making skills
- Strong analytical and mathematical capabilities
- Superb customer service

**Benefits:**

- Medical, Dental, and Vision Insurance
- Company Provided Life and Disability Insurance
- Paid Time Off
- 401(k) with Employer Match
- Tuition and Professional Development Assistance

American Bank is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, pregnancy, genetic information, disability, protected veteran status, or any other protected category under applicable law.