

STATE BANK

& Trust Company
EEO is the Law

SBA Banker **Atlanta, GA**

State Bank and Trust Company

SBA Banker

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Summary

The SBA Banker is responsible for aggressively soliciting and servicing prospective and current clients producing SBA 7a, 504 and USDA loans as well as generating and managing a portfolio of business and corresponding relationships, while seeking new accounts through calling efforts, marketing, and referrals. Other responsibilities include working with clients to explain the process and answer questions during the lending process.

Functions

- Primary relationship strategy is extension of SBA and USDA credit, fee income, operating accounts and treasury structures.
- Responsible for developing and maintaining strong relationships with clients and providing quality customer service. Provides individual customized services to clients.
- Goals are determined by Manager. Responsible for loan production, deposit production and fee income.
- Responsible for personal client/prospect/COI calls each week.
- Responsible for sales, credit analysis, proper loan structuring, client interviewing and perceptive character judgment. Explains approvals or denials to the prospective loan clients.
- Educates prospective clients about the Bank's underwriting guidelines, SBA programs and all applicable government regulations.
- Represents the Bank at community functions to enhance its image and develop new banking business.
- Continuously markets the Bank's services to the target market, refers non-target business as appropriate.
- Maintains relationships with organizations who provide clients and prospects.
- Manages loans through the lending process.
- Presents loan requests and renewals to Senior Management and Loan Committee.
- Services, modifies and/or restructures existing loans as needed.
- Monitors existing clients' credit worthiness and repayment activities.
- Coordinates and assists back office personnel in resolving credit problems, delinquent payment issues, and other related affairs.
- Coordinates with attorney, loan closer and other involved staff to assure timely loan closing and funding activities.
- Serves as a resource to clients regarding business and financial matters.
- Promotes and cross-sells other Bank products and services as appropriate to client requirements.
- Prepares lending activity reports for management and loan committee as needed.
- Works within the existing audit, compliance and regulatory framework to ensure a high quality, compliant book of business.

Education

- Bachelor's degree (B. A.) from four-year college or university.
- Minimum 7-10 years Commercial Lending experience plus 5+ years SBA lending experience; Successful completion of Commercial credit training and any other compliance training deemed necessary by the Bank.
- Working knowledge of SBA SOP's, SBA loan programs and processes and USDA loan programs and processes
- Strong business and financial knowledge. experienced with credit policies and standards; Knowledge of department-related financial services regulations and compliance and lending and lending policies and procedures. Strong knowledge of the Bank's products and services and the Bank's operations and management.

- Working knowledge of Microsoft Word, Excel, Outlook and other Web-based applications. As this position calls for regular interaction with clients, prospects, financial advisors, attorneys, accountants, developers and contractors, superior communication skills are a must.
- Experience with working with Jack Henry is a plus but not required. Strong business development and networking skills in order to seek out new business and maintain an active pipeline. Ability to solicit and acquire corresponding / compensating deposit relationships of customers. Should have an established network / referral source.
- Routine travel to service a market area usually within approximately 10-75 miles of branch. Occasional travel outside immediate market area, including outside of the state for client site visits and/or conferences.

TO APPLY VISIT OUR WEBSITE WWW.STATEBT.COM

Employment at Will

Employment with State Bank & Trust is "at-will." This means that you or the Bank may terminate your employment at any time with or without notice or cause.

Employment Eligibility Verification

Employees are required to present proof of identity and eligibility to work in the U.S. State Bank participates in E Verify.