POSITION DESCRIPTION

Functional Title: SBA Business Development Officer
Effective: October 2015 **Reports to:** SBA Lender/Manager
Officer Title: Assistant Vice President/Vice President
Direct Reports to this Position: None
Exemption Status Based on FLSA: Exempt (X) Non-Exempt ()

Summary of Job Responsibilities:

Serves as a dedicated business development resource in the Small Business Administration (SBA) division, responsible for procuring new SBA loan volume.

Essential Duties:
Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.

- Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- Ensures that all activities and work functions comply with compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- Prospects, markets, structures and originates new SBA 7(a) and occasionally SBA 504 loans with an added focus on structures maximizing premium income through secondary market sales.
- Achieves production levels exclusively through external individual business development results and relative community involvement activities.
- Annual SBA loan volume and premium income goals to be determined each calendar year.
- Identifies, refers and introduces other business opportunities to internal product partners and other target market business lines.
- Ensures that all activities and work functions comply with compliance requirements, as defined in company polices and procedures, state/federal laws and regulations and the SBA's standard operating procedures and the Code of Federal Regulations (CFR), thus protecting continued status as a Preferred Lender under the PLP program.
- Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

Non-Essential Duties:

- Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- Bachelor's Degree or equivalent in business management, finance, accounting or equivalent.
- Minimum 5-7 years proven SBA business development origination success.

- Knowledge of SBA standard operating procedures, small business credit process, laws and regulations.
- Formal C& I credit underwriting training preferred (or commensurate experience, in the hiring manager's sole discretion).
- In-depth knowledge of Bank's credit policy as well as basic products and services offered.
- Demonstrated ability to critically think, formulate and support credit decisions, and logically defend positions.
- Demonstrated ability to negotiate on behalf of the Bank and the borrower while appropriately balancing risk and shareholder value.
- Proven ability to communicate verbally and in writing with internal/external constituents.
- Knowledge of Fair Lending, Bank Secrecy Act and other applicable anti-money-laundering laws and regulations. Fair Lending, Bank Secrecy Act and other applicable anti-money-laundering policies.
- Knowledge of business and contract laws.

Preferred Qualifications:

- College degree.
- Banking/Finance certifications through ABA, Center for Financial Training, Omega Training and/or equivalent

Types of Decisions: This individual will have the ability to make recommendation regarding entering into business relationships with new and existing customers. Day to day decisions will be made regarding the major duties and responsibilities of the position.

Contact with Others: Unlimited contact with customers and employees both in person and on the telephone. Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, regulatory authorities, employee morale and turnover of staff.

Physical Requirements: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to sit for 5-6 hours working on computer.
- Ability to travel to all areas of the state of Colorado.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.