

Chino Commercial Bank is currently seeking an experienced and qualified Business Development Officer to develop banking business relationships in the Ontario and Rancho areas. Candidate must have business development and customer service experience in the banking industry.

SUMMARY

The position of Business Development Officer is responsible for developing new deposit, loan and merchant business for a specific target market of small to medium size businesses and business professionals and attain established individual, department and Bank goals through active participation in sales management and officer call programs. Duties include gathering and analyzing credit information on current and potential borrowers; writing credit memoranda, conducting periodic loan reviews of existing credit relationships and making site visits as needed. This position is responsible for promoting business for the Bank by providing and maintaining a superior level of customer relations and service and referring customers to appropriate staff for new services; ensuring compliance with Bank policies and procedures. This employee must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

ESSENTIAL DUTIES

1. Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees; conducts specific periodic meetings and presentations on this topic with department officers and staff members.
2. Engages in business development activities and solicitation of new business prospects; participates in community affairs, business and service organizations, including public speaking; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services; investigates and follows-up on significant changes in status of existing customers; meets with customers to discuss needs and outline appropriate Bank services and to resolve problems as necessary; assists in the organization of the department, coordinating available resources (e.g., staff, materials, etc.) for maximum results; and reviewing marketing strategies in relation to department and Bank goals and recommending suitable marketing approaches.
3. Gathers data from customers, internal and outside sources; prepares spreadsheets and analyzes financial information including financial statements and tax returns; contacts customers for additional information and clarification of data.
4. Compiles data from credit bureaus, conducts industry peer comparisons, performs cash flow analyses and other such tasks and comparisons.
5. Writes financial reviews and reports; makes recommendation on loan structures and terms to the Chief Credit Officers.
6. Coordinates processing of approved loans; ensures loans are processed according to agreement, customer needs and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans.
7. Originates and manages loans in accordance to Bank policies, procedures and federal regulations.
8. Responds to inquiries or refers inquiries to the appropriate department or person, and exhibiting the necessary follow through with customers and/or staff involved.
9. Contributes to the overall profitability of the Bank; assists in the implementation of costs controls, income generation, and department marketing efforts.
10. Consistently applies sound decision making techniques pertaining to inquiries, approvals, requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
11. Participates in the day-to-day operations for the department as directed; reviews and acts on daily reports.
12. Assists other officers in resolving inquiries and providing support; participates in various internal committees assigned by senior management.
13. Plays a positive role in the development and growth of department staff through excellent communication skills, both verbal and written, along with effective delegation skills assuring a highly cross-trained staff.
14. Ensures implementation and compliance to meet security precautions and protect customer deposits, bank assets and staff.

15. Processes, solves and answers complex customer transactions, problems or inquiries.
16. Operates computer terminal or personal computer to process account activity, determine balances, and resolve problems within given authority.
17. Answers telephones and directs callers to proper Bank personnel.
18. Prepares a variety of routine and special reports as required.
19. Maintains an advanced knowledge of financial industry status and trends.