

Job Title	Business Relationship Officer
Short Description	The Business Relationship Officer is responsible for expanding the relationship between APCU and business owners through the cultivation of business account deposits and the origination of all MBL loan requests within APCU's policy guidelines. This individual is responsible for working with management to promote and implement department promotional items.
Full Description	<p>Purpose: The primary purpose of this position is to assist Atlanta Postal Credit Union to live out our Mission, "To help our members achieve financial success by providing exceptional products and service." Responsible for expanding the relationship between APCU and business owners through the cultivation of business account deposits and the origination of all MBL loan requests within APCU's policy guidelines. This individual is responsible for working with management to promote and implement department promotional items.</p> <p>Duties and Responsibilities:</p> <ol style="list-style-type: none"> 1. Deliver outstanding service to both internal and external members that is in alignment with our Service Promises: <ol style="list-style-type: none"> a. I promise to be mindful of your time with fast, efficient, courteous and friendly service. b. I promise to demonstrate integrity in all of my interactions. c. I promise to always treat you with dignity and respect. d. I promise to work with fellow employees throughout the credit union to ensure you receive the best possible products, service and solutions. e. I promise to safeguard the security and confidential nature of your financial information. f. I promise to greet you with a smile and thank you for your business when your transaction is completed. g. I promise to deliver on our mission to help you achieve financial success by providing exceptional products and service. 2. Develop member relationships through the cultivation of new business deposit accounts, and expand the deposit relationship for existing business accounts through the promotion of account services offered through APCU. 3. Source new loan opportunities and originate all MBL loan applications for Post Offices, Investment Properties, Commercial Real Estate, GSA buildings, Vehicles, and Equipment. 4. Analyze application packages to determine what additional information will be required for approval and funding. 5. Obtain all conditions required from the member, reviewing all information received to determine if the file can be submitted to a Credit Analyst for initial and/or final review/approval. 6. Present all loan requests to management once the preliminary analysis is complete to have a commitment letter issued. 7. Assist Processors with getting loans closed in a timely manner in accordance with the purchase contract or 1031 exchange (if applicable). 8. Monitor existing loans for scheduled balloon maturities; coordinating modifications with the member, venders, attorneys, and title companies in order to extend the existing Note prior to the

- maturity date.
9. Attend conferences promoting APCU and its Business products and services.
 10. Work with management to promote and implement promotional items.
 11. Must have the ability to be NMLS registered.
 12. Provide support to management in the development and implementation of special reports and/or special projects to maintain a sound and solid business account and loan portfolio.
 13. Adhere to NCUA regulations relating to Member Business Lending.
 14. Comply with all aspects of BSA/AML and OFAC regulations as they relate to this position.
 15. Perform other duties as assigned.

Desired Qualifications:

1. Minimum two years direct experience with the type of commercial lending involved for originating business loans.
2. Knowledge of APCU policies and procedures preferred.
3. Ability to express oneself clearly and concisely, both orally and in writing.
4. Ability to interact positively with management, coworkers, and members to support a team effort and maintain a positive attitude even under extreme pressure.
5. Well organized, and able to process detailed information with accuracy and efficiency, and the ability to work independently, meeting deadlines.
6. Comprehensive knowledge regarding application of State and NCUA guidelines pertaining to business accounts and member business loans preferred.
7. Knowledge of Microsoft Word and proficiency in Excel.
8. Excellent attendance/punctuality.

Physical Job Requirements:

Must be physically able to operate a variety of automated office machines such as calculator, computer, printer, facsimile, telephone, copier, etc. Must be able to stand, bend and stoop as needed. Must be able to lift and/or carry weights of 20 to 50 pounds.

This job does require periodical travel, as well as time/travel away from main office visiting member business owners to grow and develop the relationship.

Education College degree preferred

Additional Comments

Credit Union Atlanta Postal Credit Union

State Georgia

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