

## **Business Development Officer Job Posting**

### **Description:**

At First Community Bank, we are committed to making our community, the places where we live and work, a better place each day. With a true focus on “community banking,” employees find that they can make an impact through company-sponsored programs such as paid volunteer time, matching gifts for charitable contributions and team participation in charitable events. Through a comprehensive wellness program, employees and their families challenge themselves to healthier lifestyles and receive the necessary motivation and tools. With over 40 locations in four states, First Community Bank offers competitive benefits and the personal service you would expect from a company that knows your community. We welcome all applicants and look forward to new colleagues joining our community!

### **Duties:**

The Business Development Officer manages and solicits credit opportunities and relationships typically \$1M and less. Achieve production goals as determined annually by regional leadership in new commercial loans. Achieve non-interest income goals as determined by regional leadership by providing qualified referrals to Mortgage, Wealth, Treasury Services, Merchant Services, and Bankers Insurance. Achieve a minimum relationship and portfolio return on equity as determined by regional leadership. Execute a call program to acquire, retain, and expand customer relationships. Maintain pipeline of existing relationships and new prospects. Properly structure new loan requests ensuring adherence to credit policy and to effectively meet the customer needs and expectations. Properly exercise credit acumen, work in collaboration with credit staff, and demonstrate appropriate pricing and fee origination discipline. Serve as a trusted advisor to clients, participate in joint calls with business partners, and identify and successfully capitalize on cross-sell opportunities.

### **Qualifications:**

- Bachelor’s degree in Business, Finance, or Accounting and/or the equivalent combination of education and relevant work experience
- Two years of experience with progressive responsibilities in small business and commercial banking or equivalent business experience
- Possess an understanding of loan origination, underwriting, documentation, and Treasury Services
- Possess an understanding of relationship management
- Be a self-starter with minimal management oversight
- Effective oral and written communication skills with the ability to make oral and written presentations
- Effective organizational and time management skills
- Ability to effectively utilize computer technology with proficiency in all software applications utilized by the FCB CBO
- Ability to travel as needed, including occasional overnight travel