



## Business Solutions Manager

<b>Employee:</b>		<b>Department:</b>	Business Solutions
<b>Reports To:</b>	Director of Mortgage & Business Solutions	<b>FLSA Classification:</b>	Exempt
		<b>Updated:</b>	April 2025

**SUMMARY:** The Business Solutions Manager is responsible for the prudent supervision of the Business Solutions department. Develops and monitors the delivery experience, systems and processes used by the department. Documents all policies, processes and procedures used to govern, underwrite and service business loans. Determines the guiding strategies and responds to changing economic conditions to meet business account and lending needs and our financial profitability goals. Promotes and maintains the organization's mission, values and culture. Works to maintain high employee engagement and is a cultural champion.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

*Employee must effectively carry out the following essential duties and responsibilities of this position in a manner that consistently demonstrates Sun Federal's mission, values and culture. Other duties may be assigned.*

- 1) Assumes responsibility for ensuring that professional business relations exist with members and business professionals.**
  - a. Generates and follows up on business leads with the objective of creating and maintaining commercial account relationships, including, but not limited to, business deposits, loans, and other business products offered by the Credit Union. Personally interviews the business owner, visiting the business and becoming familiar with their business operations. Works with the Cooperative Business Services (CBS) Northwest Ohio Shared Business Development Officer and Branch Managers to do the same.
  - b. Assists member business owner or representative with completing the documents required to establish accounts and commercial loan applications using all related software and systems. Related duties include analyzing potential lending opportunities, counseling and pre-qualifying potential borrowers, taking complete and accurate applications, obtaining all necessary documents, overseeing the loan process and ensuring conformity with terms. Works with Branch Managers to do the same.
  - c. Maintains third party vendor and collaborative Credit Union relationships for business development cooperation, emerging lending issues, software, loan servicing, and merchant services
  - d. Participates in community affairs to increase the Credit Union's visibility and to enhance new business opportunities that may be outside of normal business hours.

- e. Works with the Business Development staff, Wealth Management staff, and Branch Managers to support new SEG growth opportunities and to add value to existing SEG relationships.

**2) Assumes responsibility for the development and implementation of effective Business Solutions policies underwriting practices, and loan administration procedures.**

- a. Acts as a resource for leadership and lending staff on business loan and account product knowledge, policies and procedures.
- b. Maintains timely knowledge of business lending regulations, laws, and market conditions to recommend changes to and assist in the maintenance of Business Solutions policies. Ensures protection of the Credit Union's interests and compliance by adhering to the approved policies.
- c. Establishes and documents the organization's lending procedures and designs lending processes for business loans that result in departmental productivity, exceptional service delivery to borrowers, and cost-effective underwriting. Provides training to appropriate staff. Manages the business loan decision, underwriting, booking and funding process to ensure prompt decision making and processing.
- d. Works with CBS, and Business Development Officers in the origination and processing of member business loans and participation loans.
- e. Participates as an active member of the Member Business Loan Review Group. Reviews and submits CBS business loan applications, analysis and recommendations to the Member Business Loan Review Group who use the detailed review provided by CBS to analyze applicant financial status, credit, and property evaluation to determine credit worthiness and other merits for granting the loan. The group also verifies and approves the participation amount, pricing considerations rates, terms and conditions offered.
- f. Conducts annual business loan portfolio review to assess effectiveness of procedures and controls, accuracy and timeliness of documentation (initial and subsequent updates), assessment and annual assignment of the risk grades (1-8) to each loan. Follows up to ensure that CBS has done the same on loans they have underwritten.
- g. Oversees the member business loan portfolio to achieve desired service levels, account profitability and manage risk. Responsible for all delinquency monitoring and member contacts relating to member business loans and their collection processes.

**3) Effectively manages employees, ensuring professional development and high performance.**

- a. Develops a competent, motivated staff through training, coaching, supervision, and review of department activity, measuring results and tracking results against goals and expected outcomes.
- b. Coordinates staffing and monitors workload of Business Solutions Officers and Specialists to provide optimal service in the most cost-efficient manner.
- c. Conducts regular departmental meetings and lending related compliance training and uses audit findings and feedback as a tool to help design other pertinent training for the team.
- d. Ensures that departmental processes and procedures are documented and staff cross training matrix can support and effectively manage all processes required to meet deadlines.

- e. Ensures adequate processes and procedures are in place to record, service and release all business loans including administration, meet governmental reporting requirements, construction loan monitoring and other duties necessary.

### **Performance Measurements**

1. Excellent relationships exist with members and businesses and their financial and lending needs are properly assessed and met.
2. Achieves assigned Business Solutions goals (new business accounts, depth of relationship and lending goals).
3. Business Solutions Assigned functions are efficient, effective, administered in accordance with established Credit Union policies and legal requirements, and are within budgets.
4. Business Solutions are efficiently and effectively provided in accordance with established Credit Union policies and standards and with applicable laws and regulations.
5. Problem Business loans are closely tracked and effectively resolved.
6. Safe and sound Business Lending practices are maintained.
7. Department personnel are well trained and efficient, and their activities are well directed and coordinated.
8. The Director of Mortgage and Business Solutions is appropriately and proactively informed of area activities and of any significant problems. Recommendations for improvement and effectiveness are also provided.

### **Expectations of Leadership**

1. Supports, creates organizational awareness and models Sun Federal's mission, vision and values. Fully embraces and lives Sun Federal's culture.
2. Positively influences others by demonstrating commitment to Sun Federal's Leadership Competencies: Instilling a Shared Vision, Strategic Agility, Emotional Intelligence, Communication Skills, Business Acumen, Relationship Skills, Developing Individuals & Teams and Service Orientation.
3. Actively models Sun Federal's service behaviors and coaches employees to consistently embrace them.
4. Shows professionalism, empathy and respect in all interactions particularly with staff and members.
5. Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your first priority. Every position at Sun Federal supports the member experience.
6. Responsible for personal development through training, collaboration and teamwork. Understands and adheres to all policies, procedures and regulations. Maintains knowledge of regulations appropriate for position (i.e. Bank Secrecy Act, OFAC, CFPB including regulations Z (Truth-in-Lending), C (HMDA), etc.) and attends all training as it relates to position related regulations.
7. Adheres to Sun Federal's security procedures and safeguards member information.
8. Demonstrates professionalism in dress, behavior and communication.
9. Consistently promotes and acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with others. Maintains open and respectful communication. Handles conflict directly, discreetly and gracefully.
10. Collaborate, contribute, and communicate for the success of the team. Invite and accept feedback from others and provide upward feedback.

*To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of knowledge, skill and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. The individual must be able to successfully pass background checks.*

## **QUALIFICATIONS**

<b>EDUCATION/CERTIFICATION:</b>	Bachelor's degree in Business Administration or related field.
<b>REQUIRED KNOWLEDGE:</b>	Thorough knowledge of all Sun Federal products and services. Thorough knowledge of account opening (Business & Individual) policies and procedures. Thorough knowledge of Credit Union Business Solutions, loan products, underwriting standards and applicable policies and procedures. Understanding of government regulations and legal requirements involving lending, collections, insurance, and related functions.
<b>EXPERIENCE REQUIRED:</b>	Three to five years managerial experience in a comparably sized member/customer oriented financial institution; or an equivalent combination of appropriate education and experience. A minimum of three years business underwriting experience is required.
<b>SKILLS/ABILITIES:</b>	Strong written and verbal communication skills as demonstrated by the ability to write clear, concise memos, emails, letters and give presentations to large and small groups. Strong organizational and interpersonal skills. Ability to gather, analyze data and provide sound recommendations.

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## **PHYSICAL ACTIVITIES AND REQUIREMENTS**

<b>TALKING:</b>	Especially where one must frequently convey visionary and/or detailed or important information accurately.
<b>AVERAGE HEARING:</b>	Able to hear average or normal conversations and receive ordinary information.
<b>REPETITIVE MOTION:</b>	Movements frequently and regularly required using the wrists, hands, and/or fingers.
<b>AVERAGE VISUAL ABILITIES:</b>	Average, ordinary visual acuity necessary to prepare or inspect documents or products, or operate machinery.
<b>PHYSICAL STRENGTH:</b>	Occasional sitting, but requires the ability to walk and stand to make presentations and visit members/potential members.

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<b>WORKING CONDITIONS</b>	Frequent local travel and occasional out-of-town travel required. No hazardous or significantly unpleasant conditions (such as in a typical office).
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## **MENTAL ACTIVITIES AND REQUIREMENTS**

<b>REASONING ABILITY:</b>	Ability to apply logical or scientific thinking to a wide range of intellectual and practical problems. Able to deal with very difficult concepts and complex variables.
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**MATHEMATICS ABILITY:** Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage. Able to perform very simple algebra.

**LANGUAGE ABILITY:** Ability to read scientific and technical journals, abstracts, financial reports and legal documents.  
Ability to prepare articles, abstracts, editorials, journals, manuals, and critiques.  
Ability to prepare and make comprehensive presentations, participates in formal debate, communicate extemporaneously, and professionally communicate before an audience.  
Ability to conduct training, communicate at panel discussions and to make professional presentations.

### **JOB DESCRIPTION INTENT & PURPOSE**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well-constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all inclusive. Additional functions and requirements may be assigned by managers as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. Sun Federal maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*

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Employee Signature

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Date