



Business Solutions Officer

| | | | |
|--------------------|----------------------------|---------------------|--------------------|
| Employee: | | Department: | Business Solutions |
| Reports To: | Business Solutions Manager | FLSA Status: | Exempt |
| | | Updated: | July 2025 |

SUMMARY: The Business Solutions Officer is responsible for expanding awareness of Sun Federal Credit Union's member business solutions in the context of our mission, vision, and values. Understands applicability of all products and services and recommends most suitable option within the communities we serve through personal outreach. Cultivates relationships with key strategic constituencies (i.e. Business Members, affiliations, associations, etc.) and the community. Analyzes and underwrites member business loan proposals.

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 developing and deepening Member Business Solutions Relationships.

- a. Cultivates a personal and professional relationship with Member Business owners and representatives.
- b. Sells and opens member business accounts. Analyzes business member needs and recommends appropriate products and services to deepen relationship.
- c. Educates business owners on sponsor group employee benefit.
- d. Makes regular visits to targeted and new business services members. Conducts follow-up calls to build relationships and engagement, solve problems and prospect for future business.
- e. Assists member business owner or representative with completing documents required to establish account, utilizing all related software and systems.
- f. Works with the Business Solutions Manager and generates or follows up on business leads.
- g. Recognizes and identifies needs of Sponsor Group businesses and makes appropriate referrals to Business Development Officers and Wealth Management.

2) Assumes responsibility for identifying business loan needs of business contacts and originating business loan applications.

- a. Meets with business contacts periodically to hear their story, identify needs, recommend appropriate loan solutions and ask for referrals.
- b. Assists member business owner or representative with completing documents required to establish commercial loan, utilizing all related software and systems.

- c. Visits member business location(s) as part of relationship building, the loan vetting/underwriting process and annual reviews.

3) Assumes responsibility for the financial analysis and underwriting of in-house business loan applications.

- a. Reviews past business financial records, tax returns, projections for future earnings and other provided documentation to calculate income to be used in evaluating loan requests.
- b. Creates loan application memos, computes ratios, and performs feasibility analysis for review by Business Solutions Manager for pre-approval and updates for final approval.
- c. Makes loan decisions and/or recommendations within established lending authority according to the Credit Union's Member Business Lending Policy.

4) Assumes responsibility for team contributions and effective communication.

- a. Participates in the departmental budget process and department strategy sessions. Manages expenses accordingly.
- b. Collaborates, contributes, and communicates for the success of the team. Invites and accepts feedback from others and provides upward feedback.
- c. Keeps the Business Solutions Manager informed of major initiatives, planned activities and any significant concerns.
- d. Completes special projects as assigned.

5) Assumes responsibility for establishing and maintaining effective relationships with members, member business owners, SEG/Sponsor Groups, community, and trade organizations.

- a. Ensures that member needs, requests and inquiries are promptly and courteously addressed.
- b. Ensures that all members are informed of Credit Union purpose, products and services.
- c. Maintains productive relationships with Credit Union associations and community to further the overall objectives and policies of the Credit Union.
- d. Represents the Credit Union at key events and seeks opportunities to serve on various boards, committees and other volunteer opportunities aligned with Sun Federal's mission.

Performance Measurements

- 1. Excellent relationships exist with members, businesses, sponsor groups, and community.
- 2. Achieves assigned Business Solutions goals (new business accounts & depth of relationship).
- 3. Achieves assigned Business Solutions lending goals.
- 4. Goals focused on maximizing member business opportunities are met.
- 5. Prospects for new member businesses that fit Sun Federal's business model and achieves associated goals.
- 6. The Business Solutions Manager is appropriately and proactively informed of activities and of significant problems. Recommendations for improvement and effectiveness are also provided.

Expectations for Employees

- 1) Supports Sun Federal's mission, vision, values and culture. Makes a positive contribution to business plan objectives and goals. Follows Sun Federal's Service Behaviors. Shows professionalism, empathy and respect in all interactions with members, internal and external.
- 2) Takes personal responsibility to actively listen to the members, understand their needs and take initiative to help the member as your first priority.
- 3) Takes ownership of job duties. Offers team members assistance when necessary to help develop a fully competent and cohesive workforce. Recommends and develops process improvements and procedures to enhance productivity and improve service.
- 4) 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.
- 5) Adheres to Sun Federal's security procedures and safeguards member information.
- 6) Demonstrates professionalism in dress, tone, flexibility and communication.
- 7) Consistently acts as part of a cohesive team, demonstrating excellent interpersonal skills and the ability to interact positively with other employees. Maintains open and respectful communication with other departments. Handles conflict directly and discreetly.

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

| | |
|---------------------------------|--|
| EDUCATION/CERTIFICATION: | Associates Degree in Business or related field or equivalent work experience. |
| REQUIRED KNOWLEDGE: | 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 Services, Wealth Management, loan products, underwriting standards and applicable policies and procedures. |
| EXPERIENCE REQUIRED: | Three to five years of Business Services experience. |
| SKILLS/ABILITIES: | 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. |

PHYSICAL ACTIVITIES AND REQUIREMENTS

| | |
|---------------------------|--|
| TALKING: | Especially where one must frequently convey visionary and/or detailed or important information accurately. |
| AVERAGE HEARING: | Able to hear average or normal conversations and receive ordinary information. |
| REPETITIVE MOTION: | Movements frequently and regularly required using the wrists, hands, and/or fingers. |

| | |
|----------------------------------|---|
| AVERAGE VISUAL ABILITIES: | Average, ordinary visual acuity necessary to prepare or inspect documents or products, or operate machinery. |
| PHYSICAL STRENGTH: | Occasional sitting, but requires the ability to walk and stand to make presentations and visit members/potential members. |

| | |
|---------------------------|--|
| WORKING CONDITIONS | Frequent local travel and occasional out of town travel required. No hazardous or significantly unpleasant conditions (such as in a typical office). |
|---------------------------|--|

MENTAL ACTIVITIES AND REQUIREMENTS

| | |
|-----------------------------|---|
| REASONING ABILITY: | Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables. |
| 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 periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. 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.

Employee Signature

Date