



FIRST AMERICAN CAPITAL CORPORATION

Compelled to be Part of An Advocate Organization?

Join Us As A Loan Officer

We are always on the lookout for smart, business savvy people, who enjoy being active and connecting with business leaders across the state. For nearly 20 years we have provided statewide advocacy, networking, one-to-one business management counseling and access to financial products and services for Wisconsin-based Native American businesspeople and other underserved entrepreneurs.

Our ongoing success means that we need to hire a Loan Officer. Do you see yourself as someone who:

- Creates connections directly and indirectly with clients.
- Leverages financial knowledge in terms of qualifying prospective borrower to successful loan closings and beyond.
- Applies creativity in promoting financial solutions.
- Engages with clients to understand development goals that are linked to lending options.

This role currently affords a level of flexibility, given that most work will be remote, with periodic client engagements and occasional in person office attendance to support team operations, as necessary. As conditions allow, travel throughout the state will keep things changing as you meet with our clients and stakeholders in person. Wherever possible, we emphasize a personal touch and connection with our clients - one that cannot easily be replicated using technology.

Sound interesting? Your hard work is recognized with pay and benefits. Our work environment aligns with the experience we provide to our clients.

Read on to learn more about the role or email your resume and cover letter with the subject line "FACC Business Loan Officer" to careers@aiccw-facc.org

First American Capital Corporation, Inc. is an Equal Opportunity Provider & Employer.



Position: Loan Officer
Reports to: Director of Lending
Department: Lending
Location: Remote – Wisconsin
Position Type: Full-time, Exempt

POSITION OVERVIEW:

Loan Officers extend our connection with others by facilitating the lending process from start to finish, including origination, underwriting, closing, and ongoing servicing through satisfaction of the borrowing agreement. The Loan Officer assists in the development of new loan products and the marketing that follows. Partnering with the internal Client Development Team, this role supports the achievement of both lending and client development goals. As an organization committed to diversity, justice and inclusion, a well-qualified individual will have proven experience working with diverse businesses at varying stages of development.

COVID-19 Protocols

Currently, this role will be mostly remote with occasional in person office attendance to support team operations as necessary. Under normal circumstances, travel throughout the state is required and will resume when it is safe to meet with our clients and stakeholders in person.

KEY DUTIES & RESPONSIBILITIES:

1. Guides prospective borrowers through the loan application, approval, and closing process in a way that assures their understanding and thinking of us for their potential future loan needs.
2. Leverages experience, educational knowledge, and compliance review to analyze, evaluate, and recommend actions on loan requests and risk ratings under established credit policy guidelines.
3. Builds and maintains consultative relationship with borrowers, the loan committee, partner organizations and other industry stakeholders to stay abreast of issues and opportunities.
4. Coordinates and, when appropriate, conducts site visits for loan projects to maximize the potential for financing.
5. Responsible for coordinating and ensuring completeness related to project due diligence, analysis, and underwriting so that appropriate lending decisions are made, and interested parties informed.
6. Works closely with the Client Development Team to identify borrowers' pre-loan technical assistance needs to facilitate loan readiness of FACC loan applicants.
7. Produces timely, well-organized reporting of work in process, production, pipeline, and other lending matters for Senior Management, allowing them to understand the role's utilization and effectiveness.
8. Networks with others to build new and maintain existing relationships with potential and current borrowers to ensure that the pipeline of opportunities aligns with the productivity expected.
9. Responsible for upholding the lending policies of the FACC and utilize prudent lending standards to minimize legal and financial risks to the organization.
10. Functions as a brand ambassador, clearly communicating and serving as a positive, visible representative of the organization that results in key stakeholders choosing us.

QUALIFICATIONS:

1. Bachelor's degree in business/economic development related fields preferred. Advanced degrees a plus. If applicant does not have a bachelor's degree, other relevant training, certifications, and work experience will be considered.
2. Minimum of three (3) years of direct business lending at a CDFI, commercial bank or other financial institution.
3. Experience in or a working knowledge of the Community Development Financial Institution (CDFI) industry is preferred.
4. Working knowledge of small business/entrepreneurship and/or contacts within the Native/minority/underserved small business community is preferred.
5. Excellent verbal and written communication skills, to include presentation and public speaking skills.
6. Excellent interpersonal and financial analytical skills.
7. Ability to work in a team environment, with clientele of wide-ranging ethnicities, education level, socioeconomic status.
8. Possess sound judgement, effective decision making, customer service, and conflict resolution skills.
9. Must have reliable transportation for travel when conditions allow.
10. Ability to self-manage, coordinate complex activities, and prioritize conflicting demands and deadlines.
11. Strong computer skills are necessary, with an advanced knowledge of the Microsoft Office platform.