



CAREER OPPORTUNITY

Job Title: Business Development Representative

FLSA Status: NON-Exempt

Reports To: VP Sales Manager

Location: Varies (La County)

Language: English/Mandarin

ABOUT Universal Bank

Universal Bank is a premier company in West Covina CA. that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products.

Our corporate office is located in West Covina CA. with five branches serving LA County in West Covina, Monterrey Park, Rosemead, Eagle Rock and Arcadia. Our cultivated team is an extremely knowledgeable banking professional.

Position Summary

Establishes new and maintains existing consumer and business customer relations with the goal of increasing deposit and loan relationships, increasing Bank's fee income and cross-selling of other bank products. Provides support to Bank's branch personnel in the areas of establishing new consumer deposit relationships, Home Equity Lines of Credit (HELOC), business lending and commercial real estate loans.

General Responsibilities

The duties listed below are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to this position. Other duties may be assigned.

- Support branch referrals and provide weekly updates to branch and supervisor.
- Make joint introductory and business development calls with branch personnel.
- Respond to customer inquiries and referrals that are generated from both their own contacts and from Universal Bank's business channels.
- Interview prospective borrowers in order to analyze financial and credit data, determine customer financing objectives, advise customers of product/pricing policies and guidelines, and gather any additional required information.
- Package and process loan applications for Home Equity Lines of Credit and the occasional residential mortgage loan. (e.g., opening escrow, ordering title reports, requesting information needed in order to complete loans).
- Input loan information, send out needs list and obtain information to process each file.
- Obtain and review documents for compliance with Bank policy, regulatory agencies and loan conditions.
- Direct and implement business development activities to foster new account relationships and increase client outreach, maximize customer relationships, and support the branch network marketing strategy.
- Maintain thorough knowledge of Bank's deposit accounts and lending programs.
- Identify referral opportunities from clients, contacts and other referral sources.
- Manage their client pipeline so as to meet specific loan volume and deposit origination goals as established by management.
- Arrange meetings between clients or prospective clients and appropriate representatives for business and commercial real estate loans, when necessary.
- Build and maintain a customer profile for regular contact to grow and deepen relationships.
- Document calls and business development activities with weekly call reports to supervisor.
- Establish priorities; discuss client problems or complaints with supervisor.
- Maintain current knowledge of applicable federal regulations, including Bank Secrecy Act, Due Diligence and Know Your Customer principles.
- Adhere to compliance and Bank policies and procedures in accordance with Universal Bank or regulatory standards

Qualifications:

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

Education and/or Experience:

- Sales and marketing experience.
- Thorough knowledge of consumer disclosures and respective timing to those disclosures is required.
- Knowledge of residential real estate lending and underwriting policies and procedures.
- Three to five years previous lending and processing experience.
- Bilingual in English and Chinese (Mandarin or Cantonese).

- Self-starter with good organizational skills.
- Good written and oral communication skills, sales and public relations skills.
- Knowledge of all federal and state regulations regarding banking and lending.
- Superior analytical thinking and mathematical skills.
- Good oral and written communication skills.

Communication and organizational skills:

- Demonstrates high level of quality work, attendance and appearance
- Excellent level of problem-solving capabilities to establish potential alternatives and solutions to problems
- Good written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person, and over the phone.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job

- While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is occasionally required to stand; walk and sit.
- The employee must occasionally lift and/or move up to 10 pounds.
- No specific vision abilities required by this job.
- Noise level in the work environment is usually moderate

Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.

You may or may not receive a response to your inquiry by email, mail or fax depending on the number of job openings, volume of inquiries, and your qualifications.