



Loan Officer | Fort Worth

This position's primary role is to assist entrepreneurs with their financing needs. The Loan Officer will develop key relationships to support small business owners, oversee the loan application process, determine client eligibility, review loan applications for completion, conducts credit analysis, and prepares loan packages for submission to underwriting. Reports directly to the Director of Lending.

JOB DUTIES:

- Generates loan volume through building relationships with the community, partner organizations, bankers, accountants & other creative techniques in collaboration with small business support organizations.
- Generates new clients & partnerships with support organizations that have a positive economic impact in support of PeopleFund's target market.
- Meet and maintain minimum loan production requirements on monthly basis: \$1.2 million dollars annually and 2 closed loans per month.
- Evaluate best ways to reach out to prospective clients.
- Analyze loan requests based on need, impact & financial viability.
- Screen potential clients and educate them about the loan process.
- Assist start-ups, established small businesses and nonprofits in preparation for a loan.
- Submit loans that have a positive impact in Texas' lower-income communities.
- Conduct annual visits to PeopleFund clients & makes phone calls to delinquent clients.
- Ensure loan requests are properly assigned to an underwriter & that deals move expediently through the process.
- Identify technical assistance, education & training needs of existing & prospective clients.
- Maintain routine contact with loan prospects & existing clients.
- Follow up with clients to maintain & strengthen the relationship.
- Attend, present and participate in lending events and programs in support of PeopleFund's mission outside of PeopleFund's normal work week.
- Other responsibilities include community outreach, collections, passing on loan capital & grant opportunities to corporate staff for action.
- SBA 504 source leads.
- Travel required up to 75% of the time.
- Perform other tasks as needed

EMPLOYEE BENEFIT TERMS:

- Health, dental and vision coverage available. Employer pays up to 80% for employee only.
- Employee Assistance Program available for employee assistance.
- Flexible Spending Account (FSA) and Health Savings Account (HSA) available for qualifying medical plans and expenses.
- Dependent Child Care Spending Account available to employees who qualify.
- Employer paid life insurance with option for Employee to pay for additional coverage.
- 401(K) retirement plan- Employee enrollment available after approximately 6-months of service. Employer pays 50% match not to exceed 4% of salary. For example, if Employee contributes 8%, Employer contributes 4%.
- Monthly cell phone allowance \$50.00 - if configured and used to receive and send PeopleFund calls and emails on a personal device. This allowance will not apply for employees who are issued company cell phones.

PTO LEAVE TERMS:

- 120 hours – first two years of employment
- 160 hours – next three years of employment

- 200 hours – five years or more employed
- 11 paid holidays include the following:
New Year's Day, MLK's Birthday, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve Day, and Christmas Day
- PTO increases will take effect the pay period following the date of the increase.

STANDARD TERMS OF EMPLOYMENT:

- Work week time of 9:00am to 6:00pm, Monday through Friday.
- Required professional reference and criminal background check.
- Required credit check and DMV driver record check.
- 120-Day Probationary Period.
- Please refer to PeopleFund's Employee Handbook for additional details. Terms above may be subject to change.
- Texas is an at-will employment state. This offer of employment does not represent a contract for employment. Employment offers are subject to acceptable back ground checks and satisfactory performance.