



Mission | PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education, and resources to build healthy small businesses.

Loan Officer – East Texas

Job Description:

The 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.

Duties and Responsibilities Include:

- 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.
- Other duties as assigned

Requirements:

- Bachelor's degree or corresponding education and related training.
- Outstanding verbal and written communication skills.
- Exceptional negotiation skills.
- Bilingual in Spanish (preferred, not required)
- 5+ years of traditional Commercial Banking experience (a plus, not required)
- Deep understanding of credit and finance (a plus, not required)

Employee Benefits - PeopleFund provides the following benefits for employees:

- Medical, dental, vision, and life insurance coverage. PeopleFund pays up to 100% for employee only
- Paid time off and 12 paid holidays
- 401 (k) retirement plan with match
- Flexible Spending Account (FSA) and Health Savings Account (HSA) available for qualifying medical pans and expenses
- Dependent Child Care Spending Account available to employees who qualify
- Monthly cell phone allowance (if configured and used to receive and send PeopleFund calls and emails on personal device)

Standard Terms of Employment:

- Salary commensurate with experience
- Employment offers are subject to acceptable driving record, credit, background, and reference checks
- Work week time of 9:00am to 6:00pm, Monday through Friday. Exceptionally, may require support to events and meetings outside business hours
- Texas is an at-will employment state

To Apply Please Submit the Following:

- Resume
- Cover Letter - review the job description, indicating in your cover letter why this opportunity is important to you. PeopleFund is committed to staff development and the organization offers the selected candidate a unique opportunity to grow with it.

Applications will be accepted and reviewed on a rolling-basis.

To Apply go to: <https://peoplefund.org/employment/>

True to our Mission, PeopleFund is committed to recruiting and retaining a diverse staff, and to creating a respectful workplace anchored in a deep, shared commitment to diversity, equity and inclusion: we are proud to be an equal opportunity employer. PeopleFund welcomes applications from all qualified persons, including underrepresented groups who can contribute to our Team's capabilities as we work together to meet the needs of underserved communities.