



Account Executive

Department:	Ministry Lending/Credit Services
Reports To:	VP of Credit Services
Classification:	Exempt, G13
Pay:	\$85,309.10 (min.) - \$106,636.37 (mid.) - \$127,963.64 (max.)
Type:	Full Time
Location:	Glendora, CA

Overview:

Are you passionate about providing stellar, personalized service to every member you serve? If you want to play a crucial role in meeting the needs of America's Christian Credit Union members, then we have the role for you!

The Account Executive role is ideal for those who have an entrepreneurial mindset and the desire to "manage" their territory with built-in team support. In this role, you will cultivate new relationships and maintain strong associations with corporate business members. You will be responsible for driving sales results while providing superior services, advice, and subject matter expertise to your clientele. This candidate will have an extraordinary opportunity to help shape the future of ACCU which is challenging its competitors and moving strategically toward industry leadership.

Our flexibility has positioned us as the challenger in the market, and we are poised for tremendous growth. All of these factors have come together at the perfect time to create an unprecedented opportunity for Bankers to develop untapped business among ACCU's footprint.

Purpose:

The Banker is a member of the Corporate Services team that is responsible for building relationships with non-profit and for-profit businesses within an assigned region/community.

The role's responsibility includes managing and cross-selling an assigned Corporate member portfolio comprised of banking and credit members with a focus on deepening relationships and generating additional revenue from existing corporate members. In addition to being the primary point of contact and key financial advisor for the member, the Banker is also accountable for developing new business by attracting new demand and times deposits, as well as commercial loan facilities.

The Banker develops, markets, and administers, demand and time deposits, existing loans, and cross-sells related banking accounts and services. The Banker should possess the ability to develop relationships with the appropriate decision-makers.

The Banker should be capable of organizing, leading, and negotiating with a team of Business Banking Team in order to provide solutions to member issues.

Major Duties and Responsibilities:

New Business Development & Portfolio Management

- Develops and maintains the credit union's relationships with contacts/customers to maintain and expand business.
- Maintains a regular calling program on members and prospects as to generate high quality new deposit and loan business in order to achieve or exceed specific production goals.
- Meets with existing members and prospects through personal calling efforts and other contacts to discuss business needs and recommend ways in which the credit union can help provide business solutions.
- Assists in planning the portfolio growth through the development of a business plan in alignment with departmental budget and consistent with overall Credit Union asset/liability management objectives.
- Responsible for expanding prospect and COI base by consistently networking in the community and/or assigned territory.
- Responsible for the sale and administration of all banking services to include deposits, loans, treasury services, etc. to Not-For-Profit and For-Profit businesses.
- Maintains up-to-date knowledge of competitors products and pricing in the market served.
- Responsible for recommending structuring, pricing, and exception-free pre-flights for all credit presentation.
- Reviews demand deposit profitability analysis and outlines strategies to bring unprofitable accounts back to profitable status.
- Works with credit members to procure updated financial information on an ongoing basis.
- Communicates lending decisions to members/prospects.
- Serves as a representative in various civic and community functions to further enhance its image and develop additional business.
- Understands and interprets financial and cash flow statements to assess and analyze financial conditions of companies and industry trends.
- Adapts to changes in sales practices and broader market and industry conditions as needed.
- Consistently meet or exceed monthly deposit and lending goals.

Expectations:

- To adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), the Anti-Money Laundering (AML) provisions of the USA Patriot Act, CFPB Rules and Regulations, NCUA and DBO rules and regulations. Loan Servicing staff are expected to be the critical thinkers of ACCU's lending division. Staff is required to be able to research issues or problems and offer solutions. Participate in ongoing continued education courses. Assist the Director of Loan Servicing in creating and/or updating department workflow procedures.

Essential Functions:

- Ability to perform duties as outlined under "Major Duties and Responsibilities."
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

Qualifications and Educational Requirements:

- Basic Qualifications:
 - At least 4+ years' experience in for-profit and not-for-profit commercial lending, acquiring core banking deposits, business development, and portfolio management
 - Proven track record of sales, prospecting new business, and enhancing existing relationships
- Preferred Qualifications:
 - 5+ years of Business Banking experience

- Formal credit training
- Skills:
 - Business Development
 - Client Experience Branding
 - Client Management
 - Client Solutions Advisory
 - Relationship Building
 - Account Management
 - Financial Analysis
 - Leadership Development
 - Loan Structuring
 - Referral Identification
 - Credit Documentation Requirements
 - Pipeline Management
 - Referral Management
 - Regulatory Compliance
 - Risk Management

Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

To apply, please visit: AmericasChristianCU.com/Apply