

Small Business Relationship Manager

ESSA Bank & Trust is looking to hire an experienced Small Business Relationship Manager in Plymouth Meeting, PA. The candidate is required to have a thorough knowledge of the features and benefits of all small business loan products and services along with bank operating policies and procedures. Experience with current lending regulations is also a must.

Benefits:

We offer a competitive pay structure and comprehensive benefits package that includes:

- Medical
- Dental
- Vision
- 401k with Company Match
- Life Insurance

Basic Qualifications

Education/Training: A B.S. or B.A. or B. S. degree in a related field of study preferred; specialized bank commercial lending education and training.

Experience: A minimum of three (3) years' experience in related lending positions normally required.

General Responsibilities

Responsible for performing various functional activities regarding small business lending; complying with operating policies and procedures established for the small business lending function; communicating with appropriate personnel; responding to inquiries or requests for information; maintaining appropriate records and providing assigned reports.

Essential Duties:

1. Performs various functional activities regarding small business lending by performing the following:
 - Interviews small business loan applicants to develop all necessary financial information required to process and approve loans.
 - Assures that applications are complete and that the party is aware of the terms and conditions of the loan.
 - Assures that an adequate investigation of creditworthiness is made; instructs commercial credit management on the extent of credit investigating required.
 - Reviews loan information for accuracy and completeness; verifies that all underwriting guidelines have been met.
 - Advises the applicant of loan decision and initiates processing of approved loans.
 - Responds to inquiries from employees and the public pertaining to lending policies, i.e. status of loans, underwriting guidelines, etc.
 - Maintains accurate and current credit files.
 - Reviews loan portfolios at required intervals for potential problem situations.
 - Assures that the necessary loan documentation is recorded and filed, including disclosures, liens, and notes.
 - Solicits new business from present and prospective clients; maintains ongoing business relationships with present clients in order to take advantage of additional cross-selling opportunities.

- Provides sales information on a timely basis in order that this information may be included as part of customer service and sales performance reports.
 - Maintains a thorough knowledge of the features and benefits of all bank small business products and services in order to ascertain clients' needs and to sell in conjunction with these needs.
 - Assists clients in obtaining specialized services from other bank departments as necessary; provides help to clients with specific inquiries or service problems.
 - Maintains a working knowledge of bank operating policies and procedures which impact commercial services.
 - Prepares and maintains accurate records of all client service calls made and meetings held with present and prospective clients.
 - Monitors loan repayment activities.
2. Identifies and refers cross-selling opportunities to appropriate business partners within the Bank.
 3. Performs joint calls with business partners to identify and recommend additional Bank products and services to existing and prospective clients.
 4. Works with branch personnel in developing business development skills to identify qualified commercial lending opportunities.
 5. Attends periodic regional sales meetings to identify, develop and coordinate joint calling opportunities with Bank business partners.
 6. Updates job knowledge by participating in educational opportunities; reading professional publications, maintaining personal networks; participating in professional organizations
 7. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the workplace.
 8. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, etc.
 9. Communicates with management and staff personnel in order to integrate goals and activities.
 10. Responds to inquiries relating to his/her area, or to requests from other Bank personnel, clients, etc., within given time frames and within established policy.
 11. Maintains appropriate records and provides assigned reports.
 12. Actively participates in business and community activities in a manner which reflects favorably on the Bank.

Equal Opportunity Employer—minorities/females/veterans/individuals with disabilities/sexual orientation/gender identity

ESSA Bancorp, Inc. is the holding company for its wholly owned subsidiary, ESSA Bank & Trust, which was formed in 1916. Headquartered in Stroudsburg, Pennsylvania, the company has total assets of \$1.8 billion and has 22 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes-Barre, and suburban Philadelphia areas. ESSA offers a full range of commercial and retail financial services as well as insurance, investment, and trust solutions. ESSA Bancorp Inc. stock trades on the NASDAQ Global Market (SM) under the symbol "ESSA."