



## JOB DESCRIPTION

### Business Relationship Specialist I

<b>Department</b>	Member Business Services
<b>Reports to</b>	Senior Assistant Vice President / Manager, Business Services
<b>Supervises</b>	None

### Job Summary

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Under routine supervision and within established policies and procedures, the Business Relationship Specialist I supports the growth and servicing of the credit union’s small business relationships by assisting with transactional lending support, deposit services, and business account onboarding.

This role focuses on execution, coordination, and member service delivery for small business members, working closely with branch teams and the Member Business Services department. The position is intended as an entry-to-intermediate role for individuals developing foundational knowledge of small business banking, lending processes, and treasury services.

### Essential Functions

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#### Small Business Lending & Account Support

- Assist in the intake and processing of small business loan requests, including term loans, lines of credit, and business credit cards.
- Gather required documentation and information to support loan applications.
- Perform basic review of financial statements, tax returns, and credit reports under established guidelines.
- Prepare loan documentation and support assembly of loan packages for review by senior staff.
- Coordinate with loan operations to support loan closings and boarding activities.
- Operate strictly within assigned authority and escalate questions, exceptions, or complex issues as required.

#### Business Relationship & Member Support

- Serve as a point of contact for branch-referred business members and prospects.

- Assist with onboarding new business relationships, including opening deposit accounts and initiating treasury services.
- Respond to routine member inquiries and service requests related to business accounts.
- Support outreach efforts to existing business members to identify service needs and referral opportunities.

### **Business Services Implementation**

- Assist business members with setup and basic support of services, including:
  - Business online banking
  - Business credit cards
  - ACH origination (basic support)
  - Fraud prevention tools (e.g., Positive Pay)
- Coordinate with internal departments to ensure accurate setup and timely service delivery.

### **Administrative & Portfolio Support**

- Maintain accurate records of member interactions, applications, and service requests.
- Assist with preparation of reports, tracking, and documentation related to business relationships.
- Support portfolio administration activities as assigned.

### **Collaboration, Compliance & Service Quality**

- Partner with branch staff and internal teams to deliver consistent and professional service.
- Maintain confidentiality of all member information and comply with internal policies and regulatory requirements.
- Support internal and external audits, loan reviews, and examinations as requested.
- Perform other duties as assigned.

### **Required Knowledge, Skills, and Abilities**

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- Basic knowledge of business banking products and services.
- General understanding of business account documentation requirements.
- Ability to follow established procedures and guidelines accurately.
- Strong member service and communication skills.
- Ability to manage multiple tasks while maintaining attention to detail.
- Proficiency with standard office software and banking systems.
- Effective written and verbal communication skills.

## **Education and Experience**

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- High school diploma required.
- Associate or bachelor's degree in Business, Finance, Accounting, or a related field preferred.
- Minimum of 1–2 years of experience in a financial services, business lending support, or new account role with business member experience preferred.
- General office computer systems experience required.

## **Additional Requirements**

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- Incumbent must be bondable.

## **Physical Demands**

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This is a moderately sedentary office classification although standing and walking between work areas is required. Individual(s) in this class must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. Person(s) in this classification occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.