

Route 31 FCU

Business Development Officer

Role:

Responsible for the development of new business relationships with prospective and current business members. Increase business with present members by making personal contact. Sell consumer and business products including business/commercial loans, savings, checking, and Merchant Services. Develops relationships with businesses to provide credit union products to their employees as an added value employee benefit.

Essential Functions & Responsibilities:

Implements a call program that includes contacting potential and existing members to maintain and expand business banking relationships and contacting prospective members to develop new business deposit and loan business.

Responsible for analysis of relevant statistics for the business development plan making recommendations to management when required.

Maintains high product knowledge by learning new selling techniques, new products and market trends.

Identifies cross-sell opportunities and cross-sell services to members through in-person sales sessions as well as by telephone, written correspondence, and external sales calls.

Assists in the development of promotional strategies to meet business development goals; develops promotional materials.

Conducts training sessions for all employees to enhance their awareness of the business development plan and services available to existing and potential members.

Represents the Credit Union at various functions to develop business relationships.

Discusses member needs, problems, or complaints, and arranges for meetings between members or prospective members and representatives of various credit union functional areas.

Performs other job related duties required or assigned.

Performance Measurements:

1. Maintain an excellent knowledge of personal and business financial products and services offered by the credit union and be knowledgeable of competitors' services.
2. Produce assigned new business development meet or exceed the credit union's goals.
3. Generate required reports within the specified time frame and resolve any potential errors within departmental standards.

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4. Respond to correspondence or telephone messages within department standards.
5. Provide recommendations to senior management, based on current research data, regarding the business development strategies and directions the credit union should take.
6. Provide informed, prompt, professional and accurate service and support to all members and associates.

Knowledge and Skills:

Experience	Three years to five years of outside sales and commercial loan experience desired
Education	(1) A bachelor's degree, or (2) achievement of formal certifications recognized in the industry as equivalent to a bachelor's degree (e.g. information technology certifications in lieu of a degree).
Interpersonal Skills	Work involves motivating and influencing other leaders and stakeholders to accomplish key organizational objectives. External contacts are vital, not only for the success of the position, but the success of the organization overall. Work involves making material presentations to the Board of Directors, community leaders, and business leaders.
Other Skills	Must have outstanding communication skills. Goal orientated, high achiever desired. Is personable, adaptable and entrepreneurial. Individual is ambitious, competitive and confident as well as a problem solver and is flexible.
Physical Requirements	Ability to sit for long periods of time Ability to spend long periods of time looking at computer screens Repetitive movement frequently required using wrists, hands, and fingers
Work Environment	General office environment Able to work evenings and weekends Must be able to travel within our field of membership for business development Must have reliable transportation and valid drivers license