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An equal opportunity lender, provider, and employer.

Connect passion with purpose. Access to Capital for Entrepreneurs (ACE) is a 24-year Community Development Financial Institution (CDFI) that gives small businesses a chance when others can't or won't. Since ACE's first loan in 2000, we have provided over \$200 million in business capital to small businesses and supported more than 1,400 entrepreneurs to create or retain over 12,000 jobs across 68 counties in Georgia. In 2023, ACE expanded to South Georgia increasing our services to the entire state.

Commercial Loan Officer

Job Summary:

The Commercial Loan Officer is responsible for developing new and existing relationships in order to meet loan growth goals for small business and commercial loans primarily in the South & Middle Georgia Region. The Officer is the primary contact for applicants and clients throughout the process and their history with ACE. The Officer will be the point of contact for his/her applicants and loans in his/her portfolio. **Bilingual / Bicultural Spanish is recommended but not required for this position.**

Essential Duties & Responsibilities:

- Originate quality loan applications to meet monthly and annual loan goals.
- Maintain a thorough knowledge of ACE products to identify candidates for those programs. Market ACE products to individuals and companies, promoting services and products that would meet their needs. Provide meaningful customer service to applicants and clients.
- Analyze potential loan markets and develop referral networks in order to locate prospects for loans. Establish, nurture and maintain relationships with business leaders within the assigned communities including employees and supporters of area banks, chambers of commerce, business assistance organizations, etc.
- Meet with applicants and/or existing clients as needed to obtain information for loan applications and to answer questions about the process.
- Explain to applicants the different types of options that are available. Share ACE's products with potential clients and how they can benefit from them.
- Determine a clear understanding of the loan request to verify that the request is eligible.
- Review loan closing documents prior to closing for accuracy and thoroughness. Provide post-closing assistance to clients to identify strengths and needs of the client's business.
- Coordinate and attend loan closings and ensure that all documents are completed accurately at closing.



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- Make denial calls to applicants who do not fit within the ACE lending guidelines, making sure to explain why the loan is unable to be approved at this time. Connect the applicant with appropriate business advisory services (TA) as per ACE's procedures.
- Work with Chief Credit Officer who approves all credits, as requested.
- Responsible for all loans up to 30 days past due. Review weekly past due report and comments should be provided /documented weekly as appropriate.
- Explain and discuss with prospective clients the Business Advisory Services (BAS) offered by ACE. Introduce a BAS team member to client prior to closing of loan.
- Coordinate connections and communication with ACE Business Advisory Services (WBC/DCC/TA) and maintain tight follow-up with Business Advisory Services and client; identify any additional needs. Responsible for documenting all contact with applicants and clients in Salesforce.
- Assist Loan Ops with collection of outstanding financial ticklers and other tickler items as needed.
- Comply with ACE policies and lending procedures.

Additional Responsibilities

- Attend and present at events that will promote ACE.
- Participate in staff meetings, education, and marketing events as requested by Management.
- Perform other duties as assigned.

Minimum Qualifications & Skills:

- Bachelor's Degree or equivalent experience.
- 3 - 5 years of Business Lending or relatable financial services experience is preferred.
- Demonstrate a track record of achieving small business or commercial loan goals.
- Demonstrate an intermediate understanding of financial statements and analysis.
- Ability to create a pre-screen memo and communicate effectively internally.
- Knowledge of the South and Middle Georgia markets is preferred.
- Must have proven experience and sound knowledge developing relationships within the field.
- Must have excellent written and verbal communication skills.
- An individual in this position is required to interact regularly with all external parties such as banks, credit unions, realtors, business leaders, and closing agents etc., therefore outstanding interpersonal skills are a must.



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- Ability to work independently, with minimal supervision at times.
- Ability to facilitate presentations to individuals and groups.
- Individual in the position must be performance driven and capable of training others.
- Must be able to demonstrate analytical thinking skills.

Work environment and physical demands:

- The job is performed in the field, indoors in a traditional office, and remote setting, hours flexible to include nights and weekends, as needed.
- Using a computer while sitting for extended periods is common.
- Must also be able to position self to maintain equipment, including under tables and desks.
- The ability to remain in a stationary position roughly 50% of the time, as well as the ability to move about the office occasionally (accessing files/storage, office equipment, computers and other office productivity devices, attending meetings, etc.), is required.
- No heavy lifting is expected, though occasional exertion of about 20 lbs. of force (e.g., picking up and carrying binders, laptops) may be required. Good manual dexterity required to use common office equipment (e.g., computers, mobile devices, calculators, copiers, scanners).

Reports to: South Georgia Regional Director