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FDIC

# **Career Opportunity**

PromiseOne Bank is a community bank that would serve our community and its diverse population. As a community oriented commercial bank, we offer small business, commercial loans, mortgage loans, and customary banking services such as deposit products. We started our banking operation from our main branch in Gwinnett County and have expanded our geographic footprints to Dekalb and Fulton Counties in GA. We, also, have opened first out-of-state branch in Houston, Texas in 2019. In addition, we have loan production offices in New York, Texas, and Colorado. With this rapid growth, we are looking for new talents in following area(s):

### **Special Assets Officer**

### in Credit Department

# Duluth, GA

# [Job Overview]

Responsible for managing and monitoring problem loan asset portfolio. This includes developing, negotiating, and implementing collection/workout/exit strategies and action plans to reduce nonperforming assets, maximize the bank's recovery, and maintain compliance with loan policies/procedures/guidelines, lending-related regulations, and SBA SOP.

# [Requirements/Qualifications]

- Bachelor's Degree
- 2+ years of SBA loan special asset management handling loan workouts and liquidation
- 2+ years of credit analysis experience
- Proficient in SBA SOP and strong knowledge of SBA lending programs
- Strong understanding and experience in underwriting, servicing, and liquidation of SBA loans
- Finance experience in understanding cash flow analysis for both personal and corporate levels
- Current knowledge of federal and state laws, bankruptcy, workout, UCC, litigation, repossession, foreclosure, and disposition of collateral
- Intermediate computer proficiency
- Ability to learn bank specific software

Must be fluent in English or bi-lingual in Korean/English is preferred

# We offer competitive compensation and excellent benefit package

- Medical, Dental, Vision, & Life Insurance
  - 401(k), Paid Vacation and Sick Leave

If you are interested in working with us, please email your resume\* to Career@promiseone.bank

\*Document submitted will not be returned.

🖂 PromiseOne Bank 2400 Pleasant Hill Road Suite 340 Duluth, GA 30096 🖀 678.385.0834

PromiseOne Bank is an Equal Opportunity Employer.