

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, Georgia and have continued to expand our geographic footprints rapidly. With this fast growth, we are looking for new talents in the following areas:

[Job Title] Loan Officer in **SBA Lending Department**

[Location] – Headquarter Office in Duluth, GA

[Job Overview]

The SBA loan officer is responsible for underwriting and analyzing new loan requests and used knowledge and independent judgement to determine eligibility of risks and if it is profitable for the bank when compared to guidelines of programs available. The loan officer is responsible for maintaining loan portfolios of assigned loans including annual review. This position responds to questions from loan customers and brokers. Prepare financial spreads and various credit related memos.

- Underwrite discussion and credit memos to be presented to management and directors at loan committee.
- Request required documentation, financials, etc. from the borrower and guarantors of the new/renewal loan request
- Complete Adverse Action Notices, SBA packages and other related memos.
- Order appraisals, environmental reports, flood search, UCC searches, etc.
- Ensures that loans are maintained in accordance with covenants, bank policies and procedures and SBA SOP

[Requirements/Qualifications]

- Bachelors or Associates Degree, preferably in finance, business or economics
- Prior related experience in the banking field is a plus
- Minimum of 2 years of underwriting experience
- Basic Computer and MS Excel proficiency
- Fluency in the English language
- Bi-lingual in Korean, Chinese, or Vietnamese is a plus
- Excellent written and oral communication skills required
- Excellent presentation skills required

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.

