



Job Description

TITLE: Business Solutions Specialist

REPORTS TO: Business Solutions Manager

PURPOSE:

The Business Solutions Specialist promotes and supports business banking services including deposit accounts, treasury, and credit products to meet business member needs and support organizational growth. This position would build strong member relationships, ensure compliance with all business-related policies and regulations and assist with the department's revenue growth and initiatives.

PRIMARY RESPONSIBILITIES:

- Promote and cross-sell business products, treasury services, and lending solutions to support member needs and organizational growth.
- Assist business members with loan requests, collaborating with internal teams to facilitate a seamless lending process.
- Build and maintain positive relationships with business account holders, providing exceptional service and guidance on our capabilities.
- Support the development and execution of marketing initiatives to expand the business portfolio.
- Open, service, and maintain member business accounts while ensuring compliance with credit union policies and regulatory requirements.
- Audit account applications and supporting documentation to ensure they are complete, accurate, and properly executed by account holders.
- Monitor business accounts for continued compliance, oversee corrective actions as needed, and report updates to management.
- Investigate and resolve issues for business members, ensuring timely and effective solutions.
- Prepare and submit reports as required by management to track performance, compliance, and growth opportunities.
- Develop and refine business account procedures and guidelines to enhance efficiency and compliance.
- Provide ongoing training and support to branch teams regarding business account opening procedures and services.
- Represent DMCU at community and business events to promote business banking services and foster relationships.
- Maintain accurate and up-to-date CRM records for sales tracking and department requirements.
- Perform other duties as assigned by management to support business banking initiatives and member service excellence.



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BSA COMPLIANCE:

This job requires an understanding of and compliance with the Bank Secrecy Act, OFAC, the USA PATRIOT Act, and related credit union policies and procedures, including the reporting of suspicious activity, including insider abuse, as directed. The role includes the management and support of subordinate team members' responsibilities in these areas.

JOB COMPETENCIES:

- Communication
- Growth Performance
- Job Knowledge
- Quality
- Time Management

REQUIREMENTS:

- Minimum of an Associate degree required
- Minimum three years of experience working with business accounts in a financial institution and have knowledge or experience with treasury management.
- Extensive knowledge of laws/regulations/compliance regarding business accounts
- Good judgment and aptitude for problem solving.
- Must be willing to adjust work hours as needed.
- Knowledge of related computer applications including Word and Excel.
- Well organized and attentive to detail.
- Completion of all required compliance and information security training annually.

WORKING CONDITIONS:

- Ability to sit for long periods of time.
- Ability to lift 10 – 15 pounds.