



East Cambridge Savings Bank's Lending Division is actively recruiting for a  
**Business Development Officer**

**Function:**

Under the general direction of the Executive Vice President- Chief Lending Officer develops and expands business banking service and product sales in accordance with established Bank policies, procedures and strategic goals.

**We are looking for candidates with:**

- Bachelor's degree or its equivalent specialized coursework and training.
- At least five years of business development experience in a retail banking environment.
- Demonstrated ability to meet established sales goals and objectives in a small business banking environment.
- Experience with analyzing financial conditions of clients and industry trends.
- Able to understand and interpret financial statements and cash flow analysis.
- Excellent customer service, organizational and verbal and written communication skills.
- Able to register as a licensed Mortgage Loan Originator as required under the S.A.F.E. Act.

**Primary Responsibilities:**

1. Responsible for sourcing and developing potential clients by implementing a solicitation program to establish new banking relationships from the business community. Effectively onboard business prospects.
2. Develops and implements select customer referral strategies in order to increase client satisfaction and foster the growth of deposit, cash management and credit opportunities from the business community.
3. Responsible for initial client relationship and follow up with new prospects. Calls on businesses to develop or deepen existing account relationships, grows all lines of business, and promotes the Bank's services within the community.
4. Responsible for developing business banking strategies in order to sell ECSB products and services to prospective clients. Analyzes customer's financial statements, obtains necessary information to understand the business, conducts a needs analysis and makes appropriate recommendations for products and services on an ongoing basis. Meets established sales goals and objectives.
5. Originates mortgage and consumer loans. Underwrites and closes consumer loans. Assists loan applicants with questions and follow up research as needed. Approves and closes loans within established limitations.
6. Participates as an active Banking Center team member. Works with other members of the team to meet performance goals, develops strategies and promotional efforts for the Center. Maintains a general understanding of all products and services offered in the Banking Center in an effort to effectively present these products and services to customers. Monitors team progress towards attaining goals and objectives.
7. Implements established policies and procedures within scope of activities.



Connecting with customers.

8. Develops solid relationships with members of the business community by networking through community involvement. Participates in civic activities to promote growth and development in the community and a positive image for the Bank.
9. Ensures that quality and quantity of account relationships are maintained.
10. Researches loan and deposit account activity to develop new services and identify customer needs.
11. Keeps abreast of loan rates and services for East Cambridge Savings Bank and competitor banks.
12. Formalizes and implements sales strategies and marketing approaches based on internal and external forecasts and market trends. Meets with customers to review loan and deposit account services and recommends services to meet needs.
13. Keeps abreast of developments within the banking industry. Complies with all federal, state and local laws and regulations, including but not limited to the S.A.F.E. Act and its registration, renewal and updating requirements. Attends meetings and seminars as needed.
14. Maintains knowledge of the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP), and Office of Foreign Assets Control (OFAC) regulatory requirements. Ensures that management and staff members complete BSA related annual training in a timely manner and that all BSA procedures are followed when applicable. Identifies and reports compliance related issues and suspicious activity.

**Other Job Responsibilities:**

15. Performs related managerial, administrative and special projects as required or assigned to ensure the ongoing effectiveness of the lending function.

Contact our Human Resources Division or visit [www.ecsb.com/careers](http://www.ecsb.com/careers) for more details and to apply.

Or submit your resume to:

Email: [recruit@ecsb.com](mailto:recruit@ecsb.com) Fax: 617-252-6877 Phone: 617-354-7700

East Cambridge Savings Bank, Attn: Human Resources  
344 Cambridge Street Cambridge, MA 02141

*East Cambridge Savings Bank is an Equal Opportunity Employer*