



COMMUNITY FIRST FUND AND M&T BANK

OPEN ACCESS FELLOW

JOB DESCRIPTION

Date: 11/2022

Name: TBD

Position/Title: Open Access Program Fellow

Department: Lending Reports To: Senior Vice President, Real Estate Lending

Salary Band: Per Open Access Program / Partner with M&T Bank

Geography: The position may be located in one of our six offices in eastern PA – preferably Philadelphia or Reading; other offices include Allentown, Lancaster, York and Harrisburg PA.

We assume the Fellow will be available for 160 hours (four weeks consecutively) working closely with the SVP of Real Estate Lending, our VP of New Markets Tax Credits, our Senior Credit Underwriter and other relevant lending and loan processing team members.

CHARACTERISTICS

- Organized/ Efficient
- Approachable
- Analytical
- Independent/ Self-motivated
- Adaptable and Strategic Leader
- Ethical
- Goal Oriented
- Persuasive
- Conscientious
- Communicative
- Story Telling
- Performs well in a fast-paced work environment
- Supportive
- Curious
- Creative

SKILLS

- Proficiency in Microsoft Products; with strong skills in Excel.
- Capacity to access relevant departmental software systems and databases.
- The ability to maintain a high degree of accuracy and attention to detail.
- Strong written and verbal communication skills.
- Strong analytical skills.
- Ability to work effectively with racially and socially diverse individuals.
- Willingness and ability to travel within service area to conduct site visits and visit borrowers



- Ability to work effectively with cooperatives, community-based organizations, banks, public sector organizations, and individuals from a variety of economic and cultural circumstances
 - Effective written and verbal communication skills with the ability to be persuasive one-on-one as well as in a group setting.
 - Bilingual skills (English/Spanish) preferred.
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EXPERIENCE

- Bachelor's degree or equivalent professional experience in a relevant field such as financial management, small business management, business administration or economics
- Understanding of basic principles of accounting, finance and financial analysis helpful.

ROLE:

Under the supervision and with the approval of the Supervisor, the Open Access Program Fellow is responsible to work with the Senior VP for Real Estate Lending, and other internal lending team members to learn business development/prospecting calls, underwriting loan applications, screening loan requests, presenting proposals for review to the loan committee. The Fellow will participate in meetings where staff negotiate loan transactions and close loans. The Fellow also will learn the basics of how the organization maintains data and files relating to loan applications. The Fellow also will understand how the organization monitors and services the loan portfolio. The Fellow also will become familiar with real estate and affordable housing loan products and services. The position also supports client counseling needs.

RESPONSIBILITIES:

1. Community Outreach
2. Loan and Client Management
3. Individual, Team, and Company Participation

EXPECTATIONS:

- 1. Community Outreach**
 - a. In conjunction with other lending team members, conduct weekly meetings with referral sources and centers of influence in order to strengthen the contact database and increase loan sales.
 - b. As directed by Supervisor, participate in general outreach programs to represent Community First Fund among community development and small business networks.
 - c. As directed by Supervisor, participate in client training, networking and mentoring programs.
- 2. Loan and Client Management**
 - a. Review loan applications and financial data from prospective borrowers as assigned by the Supervisor.



- b. Learn the elements of providing business consultation services to loan applicants; follow up with applicants, conduct site visits, and secure whatever other data necessary to perform sound loan review.
- c. Prepare written loan reviews including financial analyses and present screened applications to the loan committee.
- d. Participate in meetings where staff members negotiate loan structure and issue commitment letters; learn the basics of how to prepare and execute loan documents, file necessary legal documents.
- e. Learn organizational procedures regarding collection of client data and input to software systems as needed. Follow procedures for maintaining confidentiality of client data.
- f. Learn the process to provide assistance as necessary to help potential borrowers successfully qualify for financing or where loans are at risk; help applicants locate other funding sources if is not a good fit.
- g. Participate as assigned in client training, networking and mentoring programs.

The duties listed above are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to the position. The team member profile does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the job change.