



Job title	Loan Officer
Reports to	Director of Programs

ASSETS

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Company Description

ASSETS is a 501(c)(3) nonprofit and Certified Community Development Financial Institution (CDFI) based in Lancaster, Pennsylvania. Since 1993, we have worked to cultivate entrepreneurial leadership and expand economic opportunity for historically underserved communities. Through comprehensive training programs and accessible capital, ASSETS equips entrepreneurs with the tools, resources, and support they need to start, grow, and sustain thriving businesses.

Position Summary

The Loan Officer is a key figure in ensuring equitable access to capital for entrepreneurs. Responsibilities include leading community outreach, prospecting new relationships with entrepreneurs and small businesses, building strong relationships with community partners, and overseeing loan origination in our certified Community Development Financial Institution (CDFI) region. The role extends to providing crucial technical assistance, such as credit counseling and financial coaching, to guide borrowers toward capital readiness. Through active community engagement and personalized support, the Loan Officer plays a vital role in advancing our mission of fostering economic growth and empowerment within the community.

Primary Responsibilities

Community Outreach and Engagement:

- Create engagement strategies to connect and build relationships with local entrepreneurs and community partners to support business development.
- Work closely with community partners and technical experts such as other lenders in traditional financial institutions, credit unions, and other Community Development Financial Institutions.
- Prospect and cultivate relationships with entrepreneurs and small businesses.
- Organize and present at informational meetings with community partners.
- Participate in external community initiatives related to Community Lending.

Loan Origination:

- Conduct outreach to local entrepreneurs to determine funding needs.
- Meet with loan applicants to gather information and answer questions.
- Educate and inform entrepreneurs and community partners of the different types of loan products offered at ASSETS, qualification standards and terms.
- In partnership with the Community Lending Manager, assist with obtaining, verifying, and analyzing applicants' financial information, such as credit and income.
- Perform other related duties as required to ensure the timely origination, approval and



closing of the loan.

Entrepreneur Technical Assistance:

- Provide technical assistance to entrepreneurs such as credit counseling and financial coaching.
- Participate and host seminars internally and externally in collaboration with the Programs team.
- On an as-needed basis, field questions from entrepreneurs, connect with other resources, and maintain a professional relationship to ensure capital readiness.
- Input and maintain quality data and notes for clients in the organization's outcome tracker, loan servicing software and all other applicable software systems.
- Perform other related duties as required.

Minimum Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and ability required. Reasonable accommodation will be provided to enable individuals with disabilities to perform the essential functions. Women and people of color are strongly encouraged to apply.

- Commitment to the mission and programs of ASSETS.
- A deep familiarity and commitment to the clients served through ASSETS' programs.
- Computer literacy; Proficiency in Microsoft Office (Word, Excel, PowerPoint, Outlook), data entry.
- Ability to enter data efficiently, timely and correctly to meet deadlines.
- Good planning and organizational skills.
- Well-developed verbal, listening, and written communications skills.
- Ability to work independently or as a team player.
- Attention to detail and a high level of accuracy and confidentiality.
- Ability to maintain a professional appearance and manner.
- Ability to assist a wide variety of people on various issues.
- Ability to work in a busy office with constant interruptions.
- Spanish proficiency (bilingual) preferred.
- Credit Counselor Certified preferred
- 3+ years previous experience in a financial institution or sales related industry.
- Minimum requirement of High School Diploma or GED.
- Ability to lift 25 lbs.

Working conditions

This position is fully in-person and requires regular attendance at our Lancaster City office. Remote work is not available for this role. The position is based in an open-plan office with cubicle workstations shared by multiple staff members. You may occasionally work alone in the space. The work can be challenging at times with responsibilities for meeting targets and deadlines. Dress can be business casual to professional depending upon occasion. The noise level in the work environment is usually quiet to moderate.



Physical requirements

The physical demands are typical of an office setting. Reasonable accommodation may be made to enable individuals with disabilities to perform the functions.

Note

This job description in no way states or implies that these are the only duties to be performed by the incumbent in this position. The employee will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments. All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities. This document does not create an employment contract, implied or otherwise, other than an “at will” relationship. No promise of employment for a particular period of time shall be effective or binding unless made in writing.

Equal Opportunity Employer

ASSETS does not discriminate against any employee or applicant for employment because of race, color, ancestry, age (40 and over), religion, sex, national origin, political affiliation, sexual orientation, gender identity, marital status, disability, genetic information, veteran status, membership in an employee organization, or any other legally protected characteristic. ASSETS promotes the principle of equal employment opportunity.

Apply at the ASSETS website <https://assetspa.org/about/careers/>