

**Kauai FCU
Job Description**

Job Title: Business Development Officer	Effective Date: June 2026
FLSA Status: Exempt	
Reports to: Chief Financial Officer	
PURPOSE AND SCOPE	
The Business Development Officer supports the creation and execution of the credit union’s business development strategy. This is a relationship-first role. The Business Development Officer manages the credit union’s commercial, small business, and Lokahi Partner (Select Employer Group) relationships as the primary point of contact. The objective for this role is to take a holistic approach to member relationship management – serving as the face of the credit union to existing and prospective business members while driving growth in both the Lokahi Partner network and the credit union’s broader business and consumer membership base. The Business Development Officer is accountable for sourcing new business and consumer account relationships, serving as the primary point of contact for business account relationships, and deepening engagement with Lokahi Partners.	
ESSENTIAL JOB FUNCTIONS	
1. Identify, cultivate, and establish new relationships with businesses, community organizations, and employers across Kauai. Expand the network of business account holders, borrowers, and Lokahi Partners, recognizing that these often overlap.	
2. Serve as the primary point of contact for commercial and small business member relationships. Manages the full account services relationship, with an emphasis on business loan lifecycle support. Acts as the member’s guide throughout the loan lifecycle, from initial inquiry and application through credit approval, funding, and annual review.	
3. Coordinate with the lending team to ensure timely processing of loan applications and clear communication with the borrower at each stage.	
4. Support development of and continually enhance the credit union’s business development program with the intent to improve the credit union’s value proposition to businesses, government employees, and other Lokahi Partners. Create new paths to credit union membership by continually engaging the Lokahi Partner network.	
5. Represent Kauai FCU at community events, Chamber functions, Lokahi Partner site visits, and other public engagements. Cultivate a professional network that supports ongoing business development and community visibility.	
6. In coordination with the community impact team and other partners, deliver financial education workshops, presentations, and one-on-one sessions to employees of Lokahi Partner organizations and other groups.	
7. Maintain a working knowledge of the credit union’s consumer and business products, including consumer and business loan underwriting standards.	
8. Collaborate with credit union staff to support the credit union’s business development, community impact, marketing, and other objectives.	

9. Track and report on business development activity, pipeline, and outcomes using credit union reporting tools and systems.
10. Work closely with the marketing department to promote the credit union, create awareness, and enhance the credit union's image in a manner consistent with established branding standards.
11. Open new accounts while effectively cross-selling appropriate products and services based on member need. Assist members with applications for automobile, business, and real estate loan applications.
12. Adhere to a reasonable budget for business development expenditures.
13. Must comply with applicable policies, laws and regulations, including but not limited to the Bank Secrecy Act, the USA PATRIOT Act, Office of Foreign Assets Control, and the Equal Credit Opportunity Act.
14. Perform other duties as assigned.

SUPERVISION RECEIVED
• Must be able to operate with a high degree of independence in managing partner relationships and day-to-day business development activity, setting and pursuing goals with general direction from the Chief Financial Officer. • Empowered to solve problems in a professional and timely manner.
MANAGEMENT/SUPERVISORY RESPONSIBILITIES
Directly Supervises: none.

IDEAL EDUCATION AND/OR EXPERIENCE
• Sufficient expertise and experience in business development, relationship management, commercial banking, or related financial services. • Demonstrated track record of building and maintaining professional business relationships. • Strong verbal and written communication skills. • Ability to manage multiple relationships and priorities simultaneously.

PHYSICAL DEMANDS
Work Environment: • Mixture of indoor office and outdoor field-based work. • Frequent travel outside of the office to visit business partners, promote the credit union, and

attend events. Travel will require the use of a personal vehicle. • May require public speaking or other public engagement for prolonged periods. • May require continuous communication via telephone and other electronic messaging for up to 4 hours. • Must be able to lift, push, and pull a minimum of 25 lbs. • Must be able to operate office equipment. • Position may require prolonged sitting, standing, and walking.
TRAVEL REQUIREMENTS
Valid Driver's License and reliable personal vehicle required. Frequent island-wide travel is expected. Some travel may be required to attend meeting/educational offerings by car or aircraft to various locations throughout the United States. The length of the travel varies by purpose.

ATTENDANCE REQUIREMENTS
Please note that scheduled attendance requirements may change due to business needs.
The Business Development Officer is expected to maintain a standard 40-hour work week. Because this role is field-based and relationship-driven, the schedule will flex to accommodate worksite visits, partner events, and community commitments that occur outside standard credit union hours. When no external commitments are scheduled, in-office presence during regular credit union business hours is expected. The position requires availability for meetings and events during evenings, weekends, and holidays as business needs arise. Hybrid work may be permissible in accordance with the credit union's policies after applicable requirements have been met.

Kauai FCU

I acknowledge that I have read the job description associated with the position that I now hold. I understand that revisions to this job description may occur. I further understand that I may be assigned projects or duties, as needed that may not be specifically listed in the written job description.

I further understand that if I cannot perform the necessary functions of this job, with or without reasonable accommodations, that I may be dismissed from this position and/or the company.

I understand that I have entered into my employment relationship with the company voluntarily and acknowledge that there is no guarantee of a specific length of employment. I acknowledge that this job description is not a contract, or a legal document. Accordingly, either the company or I may terminate the relationship at will with or without cause, at any time, so long as there is no violation of applicable federal or state law.

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Employee Signature

Date