



Commercial Banking Business Development Officer

Pay range (salary & incentive): \$80,000 - \$150,000 Annually

Location: Newport Beach, CA

Who We Are: Genesis Bank is a California commercial bank organized by a group of highly experienced, successful bankers and business professionals. Building on their proven track record of leadership and achievement, including previously guiding Opus Bank through significant growth and strategic milestones, the executive team brings deep expertise and a history of delivering exceptional results.

We focus on serving the banking needs of small to mid-sized businesses, the owners of such businesses, business professionals, and owners and investors of income-producing properties (including multi-family and commercial real estate), located primarily in Orange, Los Angeles, Riverside, and San Bernardino counties.

Our products, services, and solutions include traditional commercial business, Small Business Administration (SBA), income property, and owner-occupied commercial real estate loan and deposit products, as well as treasury management services and solutions. We also provide fiduciary banking, escrow, and section 1031 exchange services to serve the banking needs of our clients.

Why Genesis Bank? We are growing! At Genesis Bank, you will have an opportunity to make an impact and play a key role in developing and delivering on the Bank's empowering mission of providing innovative and solution-oriented products and services to its clients, all while uplifting the communities the Bank serves and beyond. Our comprehensive health, dental, and vision benefits for eligible employees are available on your first day. We also offer 401k matching, flexible time off, competitive salary, gym access, and paid federal holidays. Located in beautiful Newport Beach across from John Wayne Airport.

Duties and Responsibilities: The Commercial Business Development Officer is responsible for the acquisition of new clients and expanding share of wallet of existing clients. Develops bank relationships with small to medium clients.

- Utilizes a robust network of local centers of influence and commercial businesses that can be leveraged into profitable relationships.
- Maintains strategic relationships with all key lines of business to effectively refer business and leverage partnerships to deepen and enrich the client experience.
- Works as the trusted advisor, manages the client relationship by selling and promoting a broad array of financial products and services, provides pertinent financial information to clients, and identifying/referring to cross-marketing opportunities.
- Generates new client deposit and lending relationship through prospecting, outside calling, networking, and referrals. Makes a substantial number of outside, in-person calls on prospects and clients requiring extensive automobile travel.
- Develops and maintains a referral source database.
- Research and fully understand competitors - strengths/weaknesses and product offerings/pricing.
- Maintains and applies a thorough understanding of the bank's credit policy, and all necessary business practices ensuring the submission of accurate and complete loan application packages.
- Effectively negotiates credit product pricing, terms, and conditions with the clients.
- Negotiates the terms of credit agreements, including financial covenants and reporting, sufficiently to protect the Bank from excessive credit risk.
- Prepare pricing details and quotations of customer requirements and follow up until sale is complete.

- Represents the Bank in various community, civic and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.

Qualifications & Expectations

- Bachelor's Degree (BA) or equivalent, with a concentration in finance/business.
- 3-5 years of experience in sales generating loans and deposits in commercial banking.
- Proven track record of generating profitable and measured business growth in previous roles.
- Excellent presentation, verbal, and written communication skills.
- Strong computer skills, including MS Office Suite
- In depth knowledge of financial products and banking regulations.
- High energy, results-oriented and works well in a team environment.
- Current Driver's License and a vehicle with appropriate insurance coverage to drive while performing assigned duties and responsibilities.
- Excellent verbal and written communication skills/Effective listening skills/Excellent organizational skills and attention to detail.

We offer a highly desirable work environment with committed banking professionals who value teamwork and collaboration.

INSTRUCTIONS FOR APPLICANTS

Thank you for your interest in working with Genesis Bank! If you would like to apply for this position, please email kwiesinger@mygenesisbank.com a copy of your resume.

EQUAL OPPORTUNITY EMPLOYMENT

Genesis Bank is an Equal Opportunity employer. We are committed to providing equal employment opportunities to all employees and applicants without regard to race, religious creed, color, sex (including pregnancy, breast feeding and related medical conditions), gender, gender identity, gender expression, sexual orientation, national origin, ancestry, citizenship status, military and veteran status, marital status, age, protected medical condition, genetic information, physical disability, mental disability, or any other protected status in accordance with all applicable federal, state and local laws. All offers for employment with Genesis Bank are contingent upon the candidate having successfully completed a criminal background check. Genesis Bank will consider qualified candidates consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance Act.

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