

## Job overview

# Business development officer

### Our vision:

“We want to satisfy our customers’ financial needs and help them succeed financially.”

*Vision & Values, Page 4*

## What a small business development officer does

Small business development officers identify, acquire and grow new relationships with business owners who generally have annual gross sales of \$2MM to \$5MM. They are the “face” of Wells Fargo and work with new business prospects in person. The business development officers demonstrate a genuine interest in prospective and new customers and ask questions to understand their business operations, financial priorities and objectives. Business development officers also have a proactive outbound approach to educate and acquire new customers for the Community Bank Small Business segment. Regular outbound activities include making calls, visiting local businesses, and participating in networking activities (*e.g.*, involvement in community organizations through committees or board assignments to expand their network of contacts and centers of influence (COI)). They are responsible for setting appointments to meet with new business prospects and understanding the business’s financial goals and priorities by completing a needs assessment. The business development officers then partner with regional banking relationship managers (RBRMs) to ensure they also understand the business goals and priorities so that appropriate business products and services options are presented and explained. They also assist with onboarding new customers. Business development officers build strong relationships with other internal teams, bankers, and lines of business to deliver the full complement of Wells Fargo products and services that can help customers meet their financial needs. They are also responsible for referring business owners to other business partners as appropriate.

## How a small business development officer helps customers succeed financially

Put customers at the center of everything you do:

- Display a friendly, positive attitude while serving both internal and external customers and possess strong customer service skills
- Build relationships with business owners that go beyond one interaction, focusing on their long-term needs
- Engage business owners in meaningful financial conversations that include understanding what’s important to them
- Inform local business owners of available options that may help them achieve their financial goals
- Proactively follow up on commitments to help ensure customer satisfaction and maintain ongoing financial conversations to help build meaningful relationships

Earn the customer’s trust:

- Demonstrate awareness and respect for the customer’s time by ensuring all interactions are efficient and accurate
- Put the customer first and do what’s right for the customer
- Follow through on commitments
- Protect customer confidential data and information

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Possess strong character and values:

- Follow Wells Fargo's Code of Ethics and Sales Integrity policy
- Exhibit a high degree of integrity, trustworthiness, and professionalism at all times
- Manage risk by maintaining appropriate controls to ensure operational integrity and compliance with applicable laws, regulations, policy requirements, and audit procedures

Embrace the opportunity to learn and teach others:

- Learn and be able to accurately discuss the features, costs, and potential benefits of a wide variety of complex products and services that may help meet business owner needs

Work effectively with a diverse team:

- Lead by example to create an inclusive and professional environment where all team members are respected and diversity is valued
- Demonstrate genuine care for every team member, taking the initiative to assist others
- Participate in meetings and share ideas to help achieve team objectives

## What you can expect from us

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Our next big investment is in YOU. At Wells Fargo, we value and support our people as a competitive advantage. We work to attract, develop, engage and retain team members who reflect the diversity of the customers and communities we serve. We say team members, not employees, because our people are a treasured resource to be invested in, not expenses to be managed – and because teamwork is essential to our success in helping customers.

At Wells Fargo, each person is valued for individual skills and talents, has the opportunity to fulfill personal ambitions, and contributes to the success of the company. That's why, in addition to ongoing coaching and career development, Wells Fargo provides all eligible team members with a comprehensive set of benefits designed to protect their physical and financial health and to help them make the most of their financial future.



## About us

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Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company

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with \$1.9 trillion in assets. Founded in 1852, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial financial services through more than 8,600 locations, 13,000 ATMs, online ([wellsfargo.com](https://www.wellsfargo.com)), and mobile devices.

At Wells Fargo, we embrace our responsibility to be a leading corporate citizen – socially, economically, and environmentally – and the opportunity to create more resilient, sustainable communities through our operations and actions.

Wells Fargo's brand is supported by principles to deliver on our purpose and promise to work together to differentiate us from our competitors:

- Relationships that last a lifetime. We know our customers and care about them as individuals. In every interaction with us, they feel understood, recognized, and supported through their financial journey.
- Going the extra mile to do what's right. We put the interests of customers and communities first in all we do. We come through for them so they know we are there in good times and bad. We work to make their lives easier.