



Portrait Bank IO

Location: Winter Park, Florida (In-Person)

Organization: Portrait Bank – In Organization

About Portrait Bank

Portrait Bank (I/O) is a new, locally owned community bank in formation, committed to serving Central Florida with exceptional service, strong technology, and strong local values. We're building a dynamic, experienced team to help us launch and grow a safe, sound, and community-focused financial institution.

Benefits & Perks

Portrait Bank offers a competitive benefits package designed to support our employees' health, financial well-being, and professional growth. As a member of our founding team, you'll have the opportunity to help shape both our culture and the future of the organization.

- Competitive compensation commensurate with experience
- Comprehensive health, dental, and vision insurance options
- Paid time off, including vacation, holidays, and sick time
- Retirement plan opportunities with employer participation
- Professional development and training opportunities
- Career growth potential within a growing community bank
- Collaborative, relationship-driven culture with direct access to leadership
- Modern, state-of-the-artwork environment in our Winter Park financial center

Current Job Opportunities...

Senior Personal Banker

Reports To: Financial Center Manager

The Senior Personal Banker is a lead sales relationship role responsible for pursuing new relationships to the bank, managing a portfolio of personal clients, small business owners, professionals, and executives. This role combines concierge-level service, business development, mentorship of junior staff, and close collaboration with commercial and lending teams.

Key Responsibilities

- Actively identify and pursue new business and consumer opportunities with branch visitors, converting walk-in traffic into lasting client relationships through consultative, needs-based sales conversations.
- Drive outbound business development through consistent community presence, including networking events, local business outreach, and direct door-to-door prospecting, to grow the bank's client base and deepen its roots in the Central Florida market.
- Serve as the primary relationship manager for personal banking clients, small business owners, and principals of small business relationships.
- Deliver proactive financial guidance across deposits, personal credit, and integrated business solutions.
- Lead complex account openings and onboarding for retail clients, small business owners, and professional clients.
- Generate referrals for commercial banking, treasury management, lending partners and private bank
- Mentor and support junior personal bankers and universal bankers.
- Represent the bank in community, professional, and referral networks.
- Ensure strict adherence to regulatory, compliance, and risk management standards.
- Contribute to process design and service standards in a de novo bank environment.

Qualifications

- 5+ years of personal or retail banking relationship deepening experience
- Proven success managing relationships with business owners and professionals.
- Experience in a community bank or relationship-driven financial institution
- Demonstrated success working in a high-touch, consultative banking model serving business owners and professionals
- High level of initiative, accountability, and adaptability in a fast-paced, growth-oriented organization
- Strong knowledge of consumer deposit products and personal credit, experience in consultative conversations for small business lending
- Demonstrated ability to generate referrals and grow client relationships.
- Excellent communication, judgment, and client-facing professionalism.
- Local market knowledge and community involvement

Preferred Attributes

- Strong understanding of integrated personal and business banking relationships.

- Comfort operating in a start-up or de novo bank environment with evolving processes and systems.
- Proven ability to work collaboratively with commercial bankers, lenders, private bankers and treasury management partners.
- Commitment to community involvement and representing the bank's values and brand in the local market.
- Knowledge of typical small business lending needs

What We Offer

- The opportunity to build your career at a de novo community bank from the ground up — with direct visibility into executive leadership and real influence on credit culture across lending lines.
- A collaborative, entrepreneurial team environment where your contributions are recognized and your professional growth is actively supported.
- Competitive compensation and benefits package.
- A mission-driven workplace committed to serving the entrepreneurs, small business owners, and individuals who make Central Florida thrive.

How to Apply

Interested candidates should submit a resume and cover letter to the following email address Careers@PortraitBank.com with the subject line: “**Senior Personal Banker – [Your Name]**”

Portrait Bank IO is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability, sexual orientation, gender identity, veteran status, or any other classification protected by applicable law.

Universal Banker

Reports To: Financial Center Manager

Position Summary

The Universal Banker is a versatile, client-facing hybrid role, responsible for customer service and sales. This role will be responsible for identifying and developing new business and client relationships to the bank, delivering exceptional service across teller transactions, new client account relationships, client account servicing, and relationship support for personal and small business clients. This role is critical to delivering a seamless client experience and supporting relationship growth while operating in a flexible, de novo community bank environment.

Key Responsibilities

- Provide exceptional day-to-day service to personal banking and small business clients.
- Process routine teller transactions accurately and efficiently, including deposits, withdrawals, and payments.
- Actively identify and pursue new business and consumer opportunities with branch visitors, converting walk-in traffic into lasting client relationships through consultative, needs-based sales conversations.
- Drive outbound business development through consistent community presence, including networking events, local business outreach, and direct door-to-door prospecting, to grow the bank's client base and deepen its roots in the Central Florida market.
- Open and service consumer deposit accounts and assist with account maintenance requests.
- Support relationship bankers by assisting with onboarding, documentation, and client follow-up.
- Identify opportunities to deepen client relationships and refer clients to personal bankers, commercial bankers, or lending partners.
- Educate clients on digital banking tools, fraud prevention, and account features.
- Represent the bank in a professional and welcoming manner within the financial center.
- Ensure compliance with all regulatory requirements, internal policies, and risk management standards.
- Contribute to operational efficiency and process improvement in a de novo bank environment.

Qualifications

- 4+ years of retail banking, customer service, or financial services experience.
- Strong customer service orientation and relationship-building skills.
- Working knowledge of consumer deposit products and teller operations.
- Ability to manage multiple responsibilities in a fast-paced environment.
- Strong communication skills and attention to detail.
- Proficiency with banking systems and digital tools preferred, both teller and sales side
- Experience in a community bank or relationship-driven financial institution.
- Exposure to both teller and platform responsibilities (universal banking model).

Preferred Attributes

- Comfort operating in a start-up or de novo bank environment with evolving processes.
- Experience in referrals to other lines of business within the bank
- Experience in
- Collaborative mindset and willingness to support teammates as needed.
- Interest in career growth within community banking.
- Local market knowledge and community involvement preferred.

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Credit Analyst — Commercial, Private Banking & Consumer

Reports To: Chief Credit Officer

Position Summary

Portrait Bank IO is seeking a versatile and analytically driven Credit Analyst to support lending activities across commercial, private banking, and consumer credit segments. This role is central to the bank's credit underwriting process — responsible for spreading financial statements, preparing comprehensive credit analyses, evaluating individual and business borrower risk, and supporting portfolio monitoring across loan types. The ideal candidate understands credit at both the business and personal level, brings a client-focused mindset, and thrives in a collaborative, fast-moving environment. This is an exceptional opportunity to play a foundational role in shaping the credit culture of a community bank being built from the ground up.

Key Responsibilities

Commercial Credit Analysis & Underwriting

- Spread and analyze financial statements, tax returns, and management accounts for commercial, small business, and commercial real estate (CRE) loan requests, including new originations, renewals, modifications, and annual reviews.
- Prepare thorough, accurate Loan Approval Request (LAR) packages and credit memoranda that clearly identify key risks, mitigants, and the overall creditworthiness of the business borrower.
- Conduct global cash flow analysis, debt service coverage calculations, and borrower and guarantor financial assessments to evaluate repayment capacity across complex and multi-entity structures.
- Apply the Five C's of credit: Capacity, Capital, Character, Collateral, and Conditions; as a consistent framework for evaluating credit risk across all loan types.
- Ensure all commercial loans conform to the bank's credit policy, with all policy exceptions identified and documented at time of credit approval or annual review.
- Assist with ordering and reviewing third-party due diligence items including appraisals, environmental assessments, flood determinations, UCC searches, title reports, and credit reports.
- Prepare and maintain accurate financial spreads and credit data in the bank's system of record (e.g., nCino or equivalent platform).

Private Banking Credit Analysis

- Analyze balance sheets, investment portfolios, personal financial statements, and net worth positions for high-net-worth and private banking clients seeking customized credit solutions.
- Support the underwriting of private banking credit products including custom term loans, lines of credit, secured lending against investment or deposit accounts, real estate secured facilities, and other tailored credit structures.
- Collaborate with private banking relationship managers to devise customized financial strategies for existing and prospective clients, producing credit recommendations that consider appropriate risk/return objectives and individual wealth profiles.
- Evaluate creditworthiness, risk factors, and repayment capacity for private banking clients whose financial situations may include complex income streams, trust structures, business ownership, or multi-generational wealth considerations.
- Exercise good judgment and discretion when working with highly confidential financial information for high-profile or high-net-worth clients.

- Assist in the preparation of credit approval packages for private banking relationships, ensuring documentation is complete, accurate, and aligned with credit policy.

Consumer Credit Analysis

- Evaluate consumer loan applications, including personal installment loans, home equity lines of credit (HELOCs), auto and recreational vehicle loans, CD-secured loans, and residential lot loans, in accordance with bank policy and regulatory requirements.
- Review and analyze consumer credit reports, personal financial statements, income documentation, and asset verification to assess individual creditworthiness and repayment capacity.
- Prepare credit summaries and loan approval requests for consumer credit relationships, ensuring accuracy, completeness, and appropriate documentation of risk factors.
- Ensure all consumer loan underwriting complies with applicable federal and state regulations, including TILA, RESPA, HMDA, fair lending laws, and BSA/AML requirements.
- Identify cross-sell opportunities for deposit products, cash management, and other banking services for consumer and private banking clients, in collaboration with relationship managers and bankers.
- Support the Personal Banker team with research and timely responses to customer inquiries related to consumer loan status, documentation requirements, and credit decisions.

Portfolio Monitoring & Administration

- Support portfolio managers and relationship managers in ongoing credit monitoring across commercial, private banking, and consumer segments, including covenant compliance checks, tickler tracking, and annual review completions.
- Identify portfolio weaknesses, credit quality trends, and early warning signs of deterioration across all loan types; communicate findings clearly and promptly to senior credit officers and relationship managers.
- Maintain the accuracy and integrity of loan data within the bank's core systems, ensuring all inputs and documentation are current and complete.
- Prepare portfolio reports and credit risk summaries for senior management and the loan committee, as directed.
- Participate in periodic portfolio stress testing, risk rating validation, and regulatory exam preparation as the bank's loan portfolio grows.

Collaboration & Communication

- Work closely with Commercial Relationship Managers (CRMs), private bankers, personal bankers, and senior credit officers throughout the loan origination and approval process.
- Participate in Deal Team meetings and Officers Loan Committee presentations, contributing written analyses and verbal input on key risks and credit recommendations.
- Present credit findings clearly and concisely to managers and committee members, both in writing and in person.
- Stay current on industry trends, macroeconomic conditions, interest rate environment, and regulatory changes that may affect credit risk across commercial, private banking, and consumer segments.
- Contribute to the development of credit policies, procedures, and underwriting guidelines as the bank builds its credit infrastructure across all lending lines.
- Maintain compliance with applicable federal and state banking regulations across all loan types, including BSA/AML, CRA, HMDA, TILA, RESPA, and fair lending requirements.

Qualifications

Required

- Minimum of 3 years of experience in credit analysis within a bank, credit union, or financial institution, spanning commercial, private banking, and/or consumer lending.
- Demonstrated proficiency in spreading and interpreting commercial and personal financial statements, tax returns, and cash flow projections.
- Working knowledge of consumer loan products, including personal installment loans, HELOCs, auto/RV loans, and mortgage-adjacent credit, and the regulatory framework governing them.
- Solid understanding of commercial banking credit policy, loan administration, and underwriting requirements across CRE, C&I, and small business loan types.
- Ability to analyze complex personal financial situations, including investment portfolios, trust structures, and non-traditional income sources relevant to private banking clients.
- Strong analytical, quantitative, and problem-solving skills, with the ability to identify trends and draw sound credit conclusions across loan types.
- Strong written and verbal communication skills; ability to prepare clear, well-organized credit memoranda and present findings to management and loan committees.
- Collaborative work style with a high sense of personal accountability, attention to detail, and the ability to manage multiple assignments concurrently in a fast-paced environment.
- Working knowledge of applicable regulations including BSA/AML, CRA, HMDA, TILA, RESPA, and fair lending practices.
- Proficiency in Microsoft Office (Word, Excel, PowerPoint); familiarity with commercial banking platforms such as nCino, Fiserv, or similar core systems.
- Good judgment and discretion when handling confidential financial information for business and individual clients.

Preferred

- 5 or more years of credit analysis experience with demonstrated exposure across commercial, private banking, and consumer lending segments.
- Completion of a formal bank credit training program.
- Experience working at a Florida-based community bank or de novo institution.
- Familiarity with SBA 7(a) and 504 loan underwriting guidelines.
- Experience supporting private banking or wealth management teams with credit analysis for high-net-worth clients.
- Knowledge of the Central Florida business market and the entrepreneurs, professionals, and families that drive the local economy.
- Certification such as Commercial Banking & Credit Analyst (CBCA™) or Credit Risk Certification (CRC) a plus.

Education

Bachelor's degree in Finance, Accounting, Business Administration, Economics, or a related field required. Coursework in accounting or financial analysis strongly preferred. Advanced degree (MBA) or professional designation (e.g., CFA, CFP, CBCA™) a plus.

What We Offer

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- A collaborative, entrepreneurial team environment where your contributions are recognized and your professional growth is actively supported.
- Competitive compensation and benefits package.

- A mission-driven workplace committed to serving the entrepreneurs, small business owners, and individuals who make Central Florida thrive.

How to Apply

Interested candidates should submit a resume and cover letter to the following email address

Careers@PortraitBank.com with the subject line: **“Credit Analyst- [Your Name]”**

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Underwriter / Portfolio Manager

Reports To: Chief Credit Officer

Position Summary

Portrait Bank IO is seeking an experienced Underwriter / Portfolio Manager to join our lending team as a foundational credit professional. This individual will lead the commercial underwriting process, conduct independent and forward-looking credit analysis, and manage a growing loan portfolio with a proactive approach to risk identification and remediation. The ideal candidate brings depth across credit analysis, underwriting, and portfolio management, and operates with the transparency, discipline, and collaborative spirit that defines our team culture. This is a high-impact role at a critical stage of the bank's development.

Key Responsibilities

Underwriting

- Lead the end-to-end commercial underwriting process for new loan requests, renewals, modifications, extensions, and waivers, both internally and externally with prospects and clients.
- Conduct independent, in-depth analysis of financial statements, tax returns, cash flow projections, and business plans; identify and clearly articulate key risks and mitigants.
- Spread financial statements and prepare comprehensive Loan Approval Request (LAR) packages in accordance with the bank's credit policy and desired risk profile.
- Recommend and model appropriate loan structures across commercial real estate, C&I, SBA, working capital, and other lending product types.
- Order and review appraisals, environmental site assessments, flood determinations, UCC searches, title policies, and credit reports for accuracy and potential concerns.
- Ensure accurate reflection of lending matrix authority and proper loan coding throughout the approval process.
- Prepare clear, well-reasoned credit memoranda with independent risk rating recommendations for presentation to the Officers Loan Committee.

Portfolio Management

- Manage an assigned commercial loan portfolio, monitoring performance and trends to proactively define client credit solutions and identify emerging issues before they escalate.
- Maintain risk rating integrity through timely annual reviews, financial statement spreading, covenant compliance checks, and regulatory review.
- Identify portfolio weaknesses and deteriorating credit conditions; alert relationship managers and senior credit officers with transparency and appropriate urgency.
- Manage all amendments, waivers, and modifications within the assigned portfolio in a timely and thorough manner.
- Maintain data integrity across loan systems of record, ensuring all inputs and outputs accurately reflect current credit status.
- Support ongoing portfolio stress testing, risk rating validation, and exam preparation as the bank scales toward opening.

Collaboration & Credit Culture

- Partner closely with Commercial Relationship Managers (CRMs), lending officers, senior credit officers, compliance, and operations throughout the credit process; serving as a key connector across teams.
- Attend and contribute to Officers Loan Committee meetings, presenting key risks, mitigants, and independent credit recommendations.

- Assist CRMs with client-facing interactions, including due diligence collection and closing calls, as appropriate.
- Contribute to the development of credit policy, underwriting standards, and portfolio monitoring frameworks as the bank builds its credit infrastructure.
- Maintain compliance with applicable federal and state lending regulations, including CRA, HMDA, and fair lending requirements.
- Develop an independent, forward-looking point of view on credit quality, industry trends, and macroeconomic impacts on the bank's portfolio.

Qualifications

Required

- Minimum of 6 years of experience in commercial credit analysis, underwriting, and/or portfolio management within a bank or financial institution.
- Demonstrated mastery of credit analysis, including spreading and interpreting complex financial statements, cash flow analysis, global cash flow modeling, and borrower risk assessment.
- Proven track record underwriting commercial real estate, C&I, SBA, working capital, or other commercial lending product types.
- Hands-on portfolio management experience, including annual reviews, risk rating maintenance, covenant compliance, and problem loan identification and remediation.
- Ability to prepare comprehensive Loan Approval Request (LAR) packages and credit memoranda with minimal supervision.
- Strong written and verbal communication skills, including the ability to effectively present to loan committees and senior leadership.
- Collaborative work ethic with the demonstrated ability to build effective relationships across lending, credit administration, compliance, and operations.
- Sound working knowledge of relevant banking regulations and credit risk management practices, including CRA, HMDA, and fair lending.
- Proficiency with MS Office (Word, Excel, PowerPoint) at a high level; familiarity with commercial banking platforms such as nCino, Salesforce, or equivalent core systems.
- Strong attention to detail with the ability to prioritize, multi-task, and manage competing demands in a fast-paced, build-stage environment.

Preferred

- 6 or more years of combined underwriting and portfolio management experience, including exposure to complex credit structures.
- Prior experience at a Florida-based community bank or de novo institution.
- Familiarity with SBA 7(a) and 504 loan programs and associated underwriting requirements.
- Experience managing a commercial loan portfolio
- Formal credit training program or equivalent advanced coursework in commercial lending.
- Experience supporting or participating in regulatory examinations and audit processes.
- Industry or sub-sector expertise relevant to the Central Florida small business and entrepreneur market.

Education

Bachelor's degree in Finance, Accounting, Business Administration, Economics, or a related field required. Advanced degree or professional certification (e.g., CFA, RMA Credit Risk Certification) a plus.

What We Offer

- The opportunity to be a foundational team member of a community bank being built from the ground up in Central Florida.
- A collaborative, entrepreneurial culture where your expertise shapes the bank's credit infrastructure from day one.
- Competitive compensation and benefits package.
- A relationship-driven, mission-focused environment committed to serving entrepreneurs and small business owners who power our local economy.

How to Apply

Interested candidates should submit a resume and cover letter to the following email address

Careers@PortraitBank.com with the subject line: **"Underwriter- [Your Name]"**

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