United Community

Commercial Credit Fellowship Program FAQ

Q: What is the Commercial Credit Fellowship Program?	**A:** The Commercial Credit Fellowship Program is a comprehensive program of professional development, mentorship, and on-the-job, blended training that develops the skills participants need to advance in a Commercial Credit career. It also prepares participants for a successful journey within a growing organization that has a strong emphasis on culture. The Fellowship role is a paid, full-time, non-exempt position.
Q: Who can apply for the program?	**A**: Internal or external candidates are invited to apply. A bachelor's or master's degree is required, with a minimum 3.0+ GPA preferred (or equivalent professional experience) in any of the following fields: business, finance, accounting, economics, or leadership; with successful completion of micro and macroeconomics coursework in the aforementioned degrees.
Q: What is the timing for the program?	**A:** The program is 4 months long, and it incorporates local market training as well as periodic travel to the bank's headquarters located in Greenville, SC, and selected locations within the bank's footprint. Following the successful completion of the program, participants will transition to a Portfolio Specialist role in a local market. Commitment to the program is expected for a 24-month term after training.
Q: What does a Portfolio Specialist do?	**A:** Portfolio specialists focus on analyzing and underwriting business loans, managing portfolios of loans, and assisting in revenue-maximizing initiatives.
Q: Can I move into a different role outside of Portfolio Specialist?	**A:** After the 24-month term is complete, participants are eligible to apply internally for a role outside of the Portfolio Specialist I or II functions based on performance and business needs.
Q: What is the weekly time commitment to the program?	**A:** Participants are expected to work full-time hours (typically 40 hours/week) with occasional additional time for travel, training, or program events.
Q: What kind of support will I receive in the Fellowship program?	A: Participants receive onboarding, mentorship, and access to professional development resources to ensure a smooth transition into the organization.

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Q: What are some of the benefits in participating in this program?	**A:** By joining the Commercial Credit Fellows Program, you will expand your knowledge, gain hands-on experience, establish connections, and sharpen your overall professional edge through five key focus areas: **Professional Development:** Participants will receive formal development opportunities designed to empower and encourage learning, critical thinking, and career growth. **On-the-Job-Training:** Participants will work alongside United's leaders, experience real-life business challenges, and see firsthand how our culture of service is delivered to customers every day. **Organizational Exposure:** Gain insight into United's culture, strategic priorities, and operational landscape. This helps build business acumen and a clearer view of how your role contributes to United's overall success. **Career Pathway:** Graduates of the program transition into roles like the Portfolio Specialist, with future opportunities within the Commercial Credit line of business. **Community Involvement:** Participants will be actively involved in making a difference in the communities we serve, a fundamental aspect of who we are.
Q: Why United?	**A:** United Community is committed to maintaining our extraordinary culture, creating meaningful relationships, and earning the trust of our customers, all with the goal of improving the lives of our team members. United also offers a best-in-class package of benefits including a selection of healthcare plans, company paid life and short- and long-term disability insurance, and several voluntary benefits. Our company's retirement plan provides a company match to team member contributions after 90 days of employment. As an Equal Opportunity Employer, United is proud to provide an open, supportive workplace where our team members can grow and achieve their potential. We believe team members are our greatest asset, and we strive to attract talent from the broadest pool to foster innovation, creativity, and productivity.
Q: How can I apply?	**A:** You can submit an application online at ucbi.com/careers.