

Commercial Relationship Manager

JOB SUMMARY and PURPOSE:

The Commercial Relationship Manager is responsible for growing the commercial and business lending portfolio of the bank through calling efforts, marketing, referrals, and other means available. This position will aggressively solicit prospective commercial and business customers to increase the commercial loan portfolio of the bank and will service and manage this portfolio of business and corresponding relationships.

ESSENTIAL FUNCTIONS:

- Competencies should include technical skills, communication proficiency, customer focused presentation skills, business acumen, and personal credibility.
- Aggressively solicit commercial and business customers to increase the loan portfolio of the bank.
- Ability to meet and interview customers to develop information concerning their business, needs, desires, abilities, and earnings to determine their availability for a loan.
- Ability to counsel customers and prospective customers regarding the commercial loan procedure and determine loan terms within established lending limits and policies of the bank.
- Excellent time management skills to follow open loans to ensure complete compliance with terms and payments.
- Must keep abreast of changes in the area's local economy and make recommendations to management such that the bank can react to changes in a way that maintains competitiveness.
- Must have a professional attitude and appearance.
- Must follow all bank and regulatory compliance related policies and procedures, including Bank Secrecy Act/Anti-Money Laundering, reporting suspicious activity to the BSA Officer, and additional BSA job functions as required by job.

QUALIFICATIONS:

- A Bachelor's degree in banking, finance, or accounting preferred; MBA a plus
- 5+ years of related experience, with a proven track record of loan production in commercial lending, loan portfolio administration and product sales
- Relationship Management skills for key commercial, small business, and personal relationships
- Highly developed analytical and underwriting expertise
- Ability to make a credit decision
- Advanced oral and communication skills

Please note this job description may not cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

SUPERVISORY RESPONSIBILITIES: This position will have no supervisory responsibilities.

WORK ENVIRONMENT:

This job operates in a professional office environment. This role routinely requires the use of standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle, or feel; and reach with hands and arms.

POSITION TYPE / EXPECTED HOURS OF WORK:

This is a full-time salaried position. Days and hours of work are generally Monday through Friday, however there will be occasions which may require extended time or after-hours commitment.