



Client Relationship Banker

SUMMARY

The Client Relationship Banker is responsible for generating deposit growth and fee income by assisting in the development of client relationships. This role is expected to support cash management services to business clients. In addition, this position is responsible for helping fulfill the banking needs of consumer clients and expanding existing relationships through a professional and consultative sales approach. The Client Relationship Banker will open deposit accounts, conduct maintenance on accounts and close accounts as needed.

ESSENTIAL DUTIES

- Responsible for sourcing new relationships and proactively developing business within an identified portfolio or market area.
- Assists consumer and business customers in their selection of various accounts, products and financial services available from the Bank; ensures cross-sell opportunities are presented by applying professional sales techniques.
- Discusses, prepares and processes documents related to the bank's deposit accounts, bank products and cash management banking services.
- Processes wire transfers, address changes, check and deposit slip orders, and endorsement stamp orders.
- Provide a high level of customer service by assuring that the products meet the client's expectations. Also provides effective customer service by answering customer questions on products, processes, and procedures; investigates and corrects errors; and resolves problems and responds timely to clients.
- Responsible for new product and service setups for Cash Management clients including, Online Banking, ACH, Remote Deposit Capture and similar services.
- Train clients on utilizing selected bank products and provide ongoing support.
- Provides solution training and ongoing education to branch and other team members who engage with commercial prospects and clients.
- Provides support to all areas of branch operations where service or assistance is needed.
- This position will act as a liaison between the client and other departments to provide expertise in the cash management product line and cross sell to existing clients.
- Makes recommendations to bank leadership on strategy and new initiatives, based on an in-depth understanding of the business, relevant industry verticals, growth opportunities and market conditions. Implements change in response to shifting conditions and evolving client needs.
- Assists the Deposit Operations Office with client annual reviews.
- Identify, manage and mitigate operational and financial risks associated with the delivery of cash management solutions.
- Initiates pricing and negotiation discussions with the client for deposits and cash management products.
- Represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.

Other duties as assigned

SUPERVISORY RESPONSIBILITY

The position of Client Relationship Banker is not responsible for the supervision of any employee(s); however the incumbent is required to provide leadership, training and support to branch and other team members.

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle approximately 10% of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 40 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, smart phone, copy and fax machines, adding machine (calculator), check protector, scanner and image systems, scanning equipment, computer, laptop, tablet, printers, or other equipment as directed.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

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.

We are committed to providing access, equal opportunity, and reasonable accommodation for persons with disabilities.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, training, and multiple concurrent tasks.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Education:

- Bachelor's degree and minimum 5 years' experience or an equivalent of combined education and relevant work experience

Experience:

- Thorough knowledge and understanding of Bank regulations, Deposit Accounts and Cash Management products and services
- Knowledge of banking deposit operations processing
- Knowledge and advanced understanding and application of comprehensive commercial payment solutions, including Cash Management Services, Business Credit Card and Merchant Services
- Proven relationship management and business development abilities

Other Skills and Abilities

- Exceptional oral, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, understand procedures, and speak clearly to Clients and employees
 - Must be able to multi-task in a fast-paced environment
 - Strong sales and negotiation skills
 - Exceptional organizational and time management skills; ability to function well in a fast-paced environment
 - Maintain a complete understanding of regulatory and compliance policies and procedures
 - Exhibit patience; remain personable and provide a positive experience
 - Must have a valid driver's license and reliable transportation.
-

Benefits:

401(k)

401(k) Safe Harbor matching

Profit Sharing

Health Insurance (PPO or HDHP)

Flexible Spending Account

Health Savings Account

Dental insurance

Vision Insurance

Employee assistance program

Employee discount

Employer Paid Life insurance

Paid time off

This job description is intended as a summary of the primary responsibilities of and qualifications for this position. The job description is not intended as inclusive of all duties an individual in this position might be asked to perform or of all qualifications that may be required either now or in the future.