



# Commercial Relationship Manager

## SUMMARY

The Commercial Relationship Manager is responsible for soliciting, negotiating, underwriting and coordinating the closing of complex consumer, residential, equipment, SBA, commercial building and business loans in compliance with the Bank's lending policies and procedures; develops business checking and deposit relationships with customers; and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position of Commercial Relationship Manager assists in attaining established Bank goals through active participation in sales management and the bank's business development plan. Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

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## ESSENTIAL DUTIES

- Engages in business development activities as outlined in the Business Development plan with the solicitation of prospective clients and consistent contact with existing clients while instilling and maintaining an effective sales environment throughout the organization through education of the Bank's products and services.
- Interviews prospective loan applicants and requests specified information related to loan or credit application; corresponds or re-interviews applicants to resolve questions regarding application information.
- Performs timely pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Gathers and analyzes all information necessary to present a financing request to Senior Management or Loan Committee for approval; meets with existing or potential customers; visiting sites of loans; negotiates loan terms and conditions; approves loans within established lending limits or refers and recommends acceptance to the Chief Lending Officer or Loan Committee.
- Coordinates processing of approved loans; ensures loans are processed according to agreement, customer needs and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans within his or her portfolio; approves loan disbursements in accordance with agreements.
- Ensures that certification or deletion of collateral is made by the appropriate personnel.
- Negotiates, underwrites and processes renewals of credit facilities within established loan policy guidelines.
- Authorizes commitment, engagement, and decline letters.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Develops and maintains knowledge of financial industry, economy, market conditions, rates, vendors and competition.
- Represents the Bank in various community, civic, and community functions to further enhance the Bank' image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
- Reviews NSF and overdraft reports for customers assigned within his or her portfolio; approves or declines such exceptions within established lending limits.
- Cross sells the Bank's other products and services, referring customers to appropriate staff as indicated.
- Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
- Assists in meeting annual loan and deposit growth goals as outlined in the Business Development Plan; participates in various internal committees assigned by senior management.
- Provides leadership and training to less experienced relationship bankers, credit analysts and other staff members.
- Responds to inquiries or refers inquiries to the appropriate department or person, and exhibiting the necessary follow through with customers and/or staff involved.
- Consistently applies superior decision making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits.

- Assumes responsibility for special projects; gathers data and prepares reports for Senior Management, audits and other personnel.
  - Answers telephones, answers questions and directs callers to proper Bank personnel.
  - Treats organizational values with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
  - Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
  - Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
  - Other duties as assigned.
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## **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 of 5 years related experience or an equivalent of combined education and relevant work experience.

### **Experience:**

- Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Registered with the Nationwide Mortgage Licensing System and Registry as a mortgage loan originator in accordance with the Secure and Fair Enforcement for Mortgage Licensing Act (the "S.A.F.E. Act").
- Advanced experience, knowledge and training in financial statement and tax return analysis
- Advanced experience, knowledge and training in all lending activities and terminology.
- Advanced knowledge of commercial, construction, real estate and consumer loan processing.
- Ability to lead less experienced relationship managers and other staff members as assigned.
- Advanced knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
- Ability to develop marketing and business development skills with customers resulting in the origination of new loans, new deposits and other ancillary banking services as identified through a proper needs assessment.
- Detailed knowledge of branch operating procedures, Bank products and services.

### **Other Skills and Abilities:**

- Excellent organizational and time management skills, with the ability to provide leadership, supervision and training for employees using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.
- Basic knowledge of human resource and labor laws and policies.
- Advanced skills in and personal computer operation; bank core processing system; word processing, spreadsheet and specialty software programs; ability to use mobile technology.
- Advanced math skills; ability to calculate interest, commissions, proportions, and percentages; balance accounts; add, locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, write reports, correspondence and procedures, speak clearly to customers and employees.
- Ability to work with no supervision while performing duties.
- Current Nebraska driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.
- Required to comply with the SAFE Act, including successful initial and ongoing registration in the registry.

*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.*