JOB DESCRIPTION

POSITION: VP Commercial Relationship Manager
REPORTS TO: VP Director Commercial and Business Services
SUPERVISES: None

JOB SUMMARY

Responsible for Developing and maintaining larger and more complex commercial loan and deposit relationships. Accountable for prospecting new businesses and working with vertical business groups to deepen member relationships. Engage business owners and "C" suite executives in dialogue to provide holistic banking productions and solutions to meet a variety of lending and deposit needs.

ORGANIZATIONAL COMPETENCIES

- **Builds Trust**
  Demonstrate an uncompromising standard of ethical conduct and integrity to include trust and respect for each other, our members, and our communities.
- **Communicates Effectively**
  Have a passion for helping members and staff achieve their goals by educating, offering tools and assistance in response to the members' needs in a way that the members can fully understand.
- **Teamwork and Cooperation (within & across units)**
  Respect each person's ability to create and contribute toward the goal of delivering quality member service and innovative products, individually or as part of a team, through open communication and mutual trust.

JOB SPECIFIC COMPETENCIES

- **Achieves Results**
  Prioritize achieving results, handle multiple projects, and ensure follow-through.
- **Continuous Quality and Process Improvement**
  Identify new processes, suggest better ways, and evaluate process utilization.
- **Displays Vision**
  Consider future changes, develop action plans, and inspire commitment to the vision.
- **Interpersonal Skills**
  Resolve interpersonal problems, maintain positive work relationships, and exhibit objectivity.
- **Job and Organizational Knowledge**
  Understand how to get things done, possess the necessary knowledge and skills, and recognize subject matter expert resources.
- **Makes Effective Decisions**
  Gather information, make logical decisions, consider the organization's total interests, and delegate decision-making when appropriate.
- **Member Orientation**
  Respond to the members' needs, insist on high-quality service, and seek efficient service delivery.

JOB DESCRIPTION

ESSENTIAL DUTIES

- Achieve assigned production goals for loans, deposits and assigned fee income.
- Conducts periodic interface with branch staff regarding Member Business Lending products and services.
- Must have a thorough knowledge of credit union operating procedures, the ability to liaison between multiple credit union departments, be responsive to senior management requirements, and operate within prescribed budgetary limits.
- Deliver results-oriented sales presentations to prospects and various organizations. Conduct regular outside sales and site visits, originate member business loans.
- Prepares and presents financial information and proposed structure for commercial loan to the pre-flight committee.
- Identify, attract and secure new commercial relationships that will grow the credit union's Commercial & Industrial (C&I) portfolio.
- Responsible for attaining individual pre-established loan, deposit and cross selling goals through active calling on existing business members, referrals, centers of influence and branch staff.
- Ensures timely and thorough monitoring of all credits through periodic reviews, continual analysis, and proper documentation.
- Insures that all NCUA, DFI, credit union and loan policies and procedures are followed at all times. Completes all required annual or job specific training as assigned.
- Negotiates terms and conditions within assigned authority.
- Possesses the ability to assist in remedy of deficiencies when appropriate.
- Responsible for meeting department, company and government-regulated audit and compliance requirements, including: Bank Secrecy Act, Regulation CC, Regulation E, HMDA reports, Reg. X disclosures, and Reg. Z financial data. This is achieved through audit reviews.

JOB REQUIREMENTS

- Minimum of five (5) years' commercial lending experience with strong credit and analytical skills.
- Degree in finance or related field, or an equivalent combination of education and experience.
- Must possess a thorough knowledge and extensive experience in Commercial Lending, including lines of credit, term loans, and business real estate lending. Knowledge and experience in SBA 7a and 504 financing is desired.
- Maintains a thorough knowledge of all applicable state and federal regulations and board policies.
- Must possess a thorough knowledge of Business Lending services and products as typically used by business members.
- Must recognize and encourage the importance of staff and department functioning within the larger scope of company-wide policies, products and data processing procedures.
- Must be professional, alert, and honest with an outgoing, positive approach to member service.
- Must be able to handle a large volume of detail while organizing the work of others.

PHYSICAL REQUIREMENTS

The physical requirements outlined below encompass the diverse range of abilities needed for individuals to effectively perform the essential functions of this job.

- Communicate information and ideas clearly for mutual understanding.
- Exchange accurate information effectively in various situations.
- Observe details at close range (within a few feet of the observer).
- **Occasionally** remain in a stationary position.
- **Frequently** move around the workspace.
- **Frequently** operate a computer and other office productivity machinery.
- **Never** ascend/descend a ladder.
- **Rarely** position oneself to maintain files or other items.
- **Rarely** move items weighing up to 60 pounds across the office for various needs.
- **Frequently** work in outdoor weather conditions.
- **Frequently** operate a vehicle.
- **Frequently** travel between worksites.