

VP- BUSINESS BANKER

DEPARTMENT: Business Banking
REPORTS TO: Market President
SUPERVISES: N/A
CLASSIFICATION: Exempt
LAST REVISED: December 2018

POSITION SUMMARY: Responsible for maintaining a high quality and existing, seasoned book of business, and grow a loan portfolio by cultivating new and existing relationships through appropriate community contacts and involvement. Performs all duties in originating, underwriting and closing secured, and unsecured loans, in accordance with established lending objectives, and policies and procedures. Profitably grows loans, deposits and fees. Credit quality is at the forefront of responsibilities.

PRIMARY RESPONSIBILITIES AND ACCOUNTABILITIES

1. Maintains a portfolio of existing customers and maximizes relationships to build customer satisfaction and confidence in the Bank. Gathers and oversees compilation of all needed information for loan application. Works in tandem with Credit Administration and Credit Analyst to request appraisals, applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan application. Corresponds with or interviews applicant or creditors to resolve questions and negotiate agreements/terms.
2. Actively involved in maintaining business relationships with the bank, and fostering business development, while keeping informed of trends that may impact the bank, including legal, regulatory, and economic issues.
3. Maximizes new and existing customer relationships by cross selling key deposit/fee income products/services as customer needs dictate.
4. Maintains the asset quality of the loan portfolio.
5. Communicates with Market President on a regular basis on community activities and others on operational and/or lending issues as needed.
6. Facilitates negotiation with customer, both new and existing, according to established standards, such as fees, loan repayment options, and other credit terms. Refers and/or presents credit proposals to loan committee for approval in excess of individual loan approval authority. Ensures loan agreements are complete and accurate according to policy. Assures timely loan closing and funding activities. Coordinates proper loan documentation and loan files with Banking Assistant.
7. Seeks networking opportunities with valuable third party associates and potential clients through community activities, professional organizations, educational workshops and seminars, charitable organizations, and economic and community development organizations (local Chambers, economic development councils, etc.). Networking is acceptable during social situations as long as a high level of professionalism and appropriate decorum is maintained. Networking is also encouraged with the use of LinkedIn or other approved Social Media outlets. Networking opportunities, when utilized properly, will aid in business development.

SECONDARY RESPONSIBILITIES AND ACCOUNTABILITIES

- Represents Bank in industry and professional associations, community organizations, local business groups, etc., and promotes Bank's favorable image.
- Collects delinquent accounts in timely manner within bank procedures/processes. Develops/ negotiates revised loan repayment terms/schedules as necessary.
- Remains knowledgeable and abreast of guaranteed government loan programs and other conventional financing mechanisms as vehicle for customers.
- Compliance with bank policies and procedures and federal and state laws/ regulations.
- Other duties as may be assigned.

TEAM/COMMITTEE ASSIGNMENTS:

- TBD

ROLE QUALIFICATIONS:**Education**

- Bachelor's degree in Business, Finance or Accounting, or equivalent combination of education and experience

Experience

- A minimum of 3-7 years lending and credit analysis experience within a financial institution environment preferred.

Other Skills and Abilities

- Business development/sales skills
- Strong communication skills, both written and verbal
- Knowledge of lending regulations and policies
- Ability to interact with customers and employees with tact, diplomacy and confidentiality
- Resourceful, innovative and well organized
- Ability to assess problems and/or unusual situations and develop logical solutions
- Strong ethical focus
- Negotiation skills

PERFORMANCE MEASURES:

- Meets or exceeds annual goals as pre-established by the CEO that are aligned with the strategic plan
- Compliance with regulatory requirements
- Meets or exceeds all sales and growth goals
- Maintains or exceed business loan portfolio of \$20 MM
- Proactively develops Commercial DDA business
- Actively develops business for the Bank
- Maintains past due loans at acceptable levels

WORKING CONDITIONS:

- Work is performed largely within the Bank with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours. Unscheduled evening and weekend work will be needed to meet the needs of customers and employees. Out-of-town and overnight business travel will be required. Work on some Saturdays will be required. Must be able to lift and move up to 20 pounds of office supplies and equipment. Some bending, turning, and twisting required.

GENERAL NOTICE:

This position description describes the general nature and level of work performed by the employee assigned to this position and should not be interpreted as all inclusive. It does not state or imply that these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the Bank and employee and is subject to change by the employer as the needs of the Bank and requirements of the position change.