

## REALATIONSHIP MANAGER/TEAM LEADER – CONTINUED

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<b>TITLE:</b>	<b>Relationship Manager / Team Leader</b>	<b>FLSA:</b>	<b>Exempt</b>
<b>SEGMENT:</b>	<b>Lending</b>	<b>LOCATION:</b>	<b>Poulsbo</b>
<b>CATEGORY:</b>	<b>Full Time</b>	<b>REPORTS TO:</b>	<b>Chief Lending Officer</b>
<b>SHIFT:</b>	<b>Monday-Friday; 8:30 a.m.–5:30 p.m.</b>	<b>DATE:</b>	

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### **SUMMARY**

Relationship Managers/Team Leader are responsible for soliciting, negotiating, underwriting and coordinating the closing of routine 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 Relationship Manager assists in attaining established Bank goals through active participation in sales management and officer call programs.

And as Team Leader, is engaged in supervising and assisting Relationship Managers and Relationship Associates, to accomplish the tasks associated with their respective job descriptions. The position of Relationship Manager/Team Leader is also responsible for participating in the executive management of the bank by being involved in several committees, such as Management Committee, Management Loan Committee, and Asset/Liability Committee, and other as directed.

Relationship Managers/Team Leader will comply with all Bank policies and procedures, as well as, all applicable state and federal banking regulations, including BSA.

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### **ESSENTIAL DUTIES**

1. Engage in business development activities and solicitation of new business; be actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
2. Interview prospective applicants and requests specified information related to loan or credit application; correspond or re-interview applicants to resolve questions regarding application information.
3. Perform prequalification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
4. Gather and analyzes all information necessary to present a financing request to Senior Management or Loan Committee for approval; meet with existing or potential customers; visiting sites of loans; negotiate loan terms and conditions; approve loans within established lending limits or refer and recommends acceptance to the Chief Lending Officer or Loan Committee.
5. Coordinate processing of approved loans; ensure loans are processed according to agreement, customer needs and conform to Bank lending policies; obtain sufficient information and/or documentation from customers; solve problems relative to processing and servicing of loans within his or her portfolio; approve loan disbursements in accordance with agreements.
6. Attempts to ensure that individual loans are risk rated correctly when reviewing loans for loan committee submission
7. Ensure that credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved.
8. Ensure that certification or deletion of collateral is made by the appropriate personnel.

## **REALATIONSHIP MANAGER/TEAM LEADER – CONTINUED**

9. Negotiate, underwrites and processes renewals of credit facilities.
10. Approve loan payments, draws from lines of credit, and fund transfers within specified limits.
11. Authorize commitment, engagement, and decline letters.
12. Develop and maintains knowledge of financial industry, economy, market conditions, rates, vendors and competition.
13. Represent the Bank in various communities, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
14. Cross sells the Bank's other products and services, referring customers to appropriate staff as indicated
15. Review NSF and overdraft reports for customers assigned within his or her portfolio; approve or declines such exceptions within established lending limits.
16. Respond to inquiries or refer inquiries to the appropriate department or person, and exhibiting the necessary follow through with customers and/or staff involved.
17. Process, solve and answers complex customer transactions, problems or inquiries.
18. Operate computer terminal to process account activity, determine balances and resolve problems within given authority.
19. Treat people with respect; keep commitments; inspire the trust of others; work ethically and with integrity; uphold organizational values; accept responsibility for own actions.
20. Performs personnel actions including performance appraisals, disciplinary actions, and interviewing candidates for employment; supervises the daily activities of the department including, but not limited to, effective delegation of assignments, developing work schedules and providing necessary training.
21. Fulfills the requirements of Management Loan Committee to be knowledgeable with and provide positive input into the loan approval process of the bank.

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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.

- Bachelor's degree (BA) or equivalent from a 4-year college or university; 10-years of related experience and/or training; or the equivalent combination of education and 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.
- Advanced experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Advanced experience, knowledge and training in all lending activities and terminology.
- Advanced knowledge of commercial, construction, real estate and consumer loan processing.
- Advanced knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.

**REALATIONSHIP MANAGER/TEAM LEADER – CONTINUED**

- Ability to develop marketing and business development skills with customers.
- Advanced knowledge of branch operation procedures, Bank products and services.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Excellent organizational and time management skills.
- Advanced skills in computer terminal and personal computer operation; mainframe computer system; word processing, spreadsheet and specialty software programs.
- 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 deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work with minimal supervision while performing duties.
- Current Washington driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

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*These above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Management reserves the right to change this position description at any time according to business needs.*

*We are proud to be an Equal Opportunity Employer.*

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*Employee Signature*

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*Date*

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*Manager Signature*

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*Date*