



# FIRST BANK

## Relationship Banker Job Description

**NAME:**  
**DEPARTMENT:** Relationship Banking  
**REPORTS TO:** Senior Loan Officer  
**SUPERVISES:** Has no supervisory responsibilities

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### Summary Description

The Relationship Banker is responsible for overall management of an assigned business account relationships. This will include loans and deposits for commercial, agricultural, and high net worth individuals. Responsibilities include originating loans and managing the assigned portfolio in terms of growth, mix, margin, credit quality, and fee income.

The Relationship Banker will manage specific loans and will have an individual portfolio of between \$15 million to \$20 million. Within the portfolio managed, the business banker will be responsible for credit decisions (within authority guidelines), overall credit quality, and fee income.

The responsibility includes loan and deposit growth, collections of past due credits, and helping maintain the portfolio to help the bank reduce risk and maximize income related to this function. As part of the Credit Department, this position will help review and approve loans submitted by other bank lenders.

The Relationship Banker promotes a positive environment in which clients' expectations are exceeded, teamwork is strengthened, and personal growth is encouraged.

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### ACCOUNTABILITIES:

- Customer Service Accountabilities
  - a. Maintains confidentiality to ensure client privacy and protect both the client and the bank.
  - b. Serves clients quickly, accurately, and efficiently.
  - c. Takes a personal interest in each individual client, making an attempt to establish rapport and look for ways to help. Treats each client in a friendly and courteous manner, making them feel welcome and at ease.
  - d. Makes all clients feel important by asking for his or her name, making an introduction and shaking hands. The employee concentrates on learning the names of regular clients and calling on them by name at every appropriate opportunity.
  - e. Shows sincere appreciation for each client's time and business.
  - f. Assists clients with problems, requests, and research account problems.
  - g. Resolves client problems and complaints with courtesy and discretion and directs clients with difficult problems to other sources for assistance.
  - h. Explains policies and procedures as necessary, keeping in mind most clients' unfamiliarity with them.
  - i. Aids clients in reaching their destinations by giving simple, easily understood directions or by personally escorting them when possible.
  - j. Properly identifies clients according to acceptable identification documents.
  - k. Fulfills all training programs required by Supervisor and/or Compliance Officer.

- l. Ensures that staff successfully completes annual compliance training modules including but not limited to Bank Secrecy Act, Anti-Money Laundering, Security, and Privacy. Leads by example.
  - m. Complies with various federal & state rules and regulations associated with the responsibilities of a Relationship Banker.
  - n. Knows and follows the branch's security procedures and understands the function and operation of the security devices.
  - o. Presents a neat and professional personal appearance.
  - p. Maintains a neat and orderly work area.
- Sales Accountabilities
    - a. Generates commercial and agricultural loans within guidelines set by bank policy and growth targets.
    - b. Maintains and grows the deposit services of assigned and prospective commercial, agricultural and high net worth individual accounts.
    - c. Knows and follows appropriate procedures and policies in opening and closing loan accounts.
    - d. Knows and understands the financial services offered by the institution. These include facts and features, benefits and advantages, rules and regulations, price structure and a simple definition of each service offered.
    - e. Uncovers clients' and prospects' needs for services.
    - f. Looks for opportunities to cross-sell additional services both to new clients opening a single account and to existing clients.
    - g. Makes referrals for deposit accounts, cash management, products, insurance, and brokerage accounts.
    - h. Introduces new clients to the manager, assistant manager and a teller so that they will feel more at home when they come in again.
    - i. Makes business development telephone calls and personal visits to clients and prospects to enhance relationships.
    - j. Asks all non-clients to bank with your institution and appropriately promotes the institution during non-banking hours.
    - k. Serves on the bank's relationship sales team.
    - l. Participates in community and civic organizations as appropriate to represent the bank in the community.
    - m. As part of the overall bank staff, may be required to support the bank in other functions outside the scope of lending.
  - Lending Accountabilities
    - a. Responsible for the assigned loan portfolio. This includes credit quality, credit approval, operations process, and the profitability of the portfolio.
    - b. Interviews loan applicants to collect and analyze financial and related data to determine the general creditworthiness of the prospect and the merits of the specific loan request.
    - c. Exercises independent judgment in evaluating loan applications to determine whether or not the clients meet bank loan policy criteria.
    - d. Exercises discretion to negotiate the terms under which credit will be extended, including the cost, repayment method and schedule, and collateral requirements. Within set parameter, has the discretion to waive some policy guidelines.
    - e. Oversees the collection of delinquent commercial loans. Responsible for OREO property. Works closely with Credit Administration to assure credit quality.
    - f. Approves secured loans up to \$100,000 and unsecured loans up to \$50,000 and serves as contact officer on loans above this limit. Develops loan analysis and presents to the Directors Loan Committee for loan requests over approval limits.
    - g. Ensures the protection of the Bank's interests in matters of adequate loan documentation and adherence to bank policies and various laws and regulations applicable to loan department operations, as well as the exercise of sound credit decisions.

**EDUCATIONAL AND SPECIAL REQUIREMENTS:**

- Prefer a Bachelor's Degree in business administration or a related field.
  - Five years of experience in a related field.
  - Prefer someone with sales experience.
  - This job requires skills needed in a typical office environment. This includes computer skills as well as utilization of office equipment.
  - Must have the capacity to work under stress and handle difficult situations.
  - Proven ability to establish effective and congenial working relationships.
  - Ability to perform all functions in a very accurate manner which will safeguard the bank's assets and will provide effective, error-free service to the clients.
  - Must be professional in appearance (through adherence to the Bank's dress code policy) and performance of duties.
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**VALUES:**

- Quality-Exceed expectations!
  - Integrity-Do the right thing even when no one is looking!
  - Innovation-Look for ways to make it easier to do business with us!
  - Timeliness-Get the facts and make a decision!
  - Teamwork-Working together we cannot be beat!
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**Employee Acknowledgement:**

I hereby acknowledge that I have received a copy of this job description and understand the expected performance to satisfactorily fulfill the requirements of the job. I further understand that this job description does not list all the duties of the job; supervisors or management may assign other additional duties; and this job description may be revised at any time. The job description is not a contract for employment, and either the employee or the employer may terminate employment at any time and for any reason.

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Employee Acknowledgement

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Date