

WILLAMETTE COMMUNITY BANK

Assistant Relationship Manager I

Job Title: Assistant Relationship Manager I
Department: Lending/Credit Administration
Reports to: Credit Administration
Status: Non-Exempt

PRIMARY JOB PURPOSE:

The Assistant Relationship Manager (“ARM”) is responsible for the overall asset management and reporting for a portfolio of loans to support the Bank’s lending and relationship management activities. The ARM also supports Underwriting and Business Development in strengthening relationships with clients. As part of Credit Administration, the ARM supports the Bank’s business development efforts to meet lending goals and objectives. The ARM will communicate with Bank clients, client professionals (CPA’s, attorneys, etc.), as well as other third parties, as appropriate.

MAJOR AND ESSENTIAL JOB RESPONSIBILITIES:

- The ARM will be responsible for the ongoing management of a portfolio of loans, and will require developing a professional working relationship with Bank clients and their authorized representatives.

- Conduct regular loan monitoring reviews for each client relationship loan on a regular schedule to review overall asset quality, including performance against original underwriting expectations. Such reviews evaluate information including:
 - Borrowers/sponsor financial statements
 - Rent rolls
 - Project status reports
 - Overall analysis of the credit condition of the borrower/sponsor
 - Stress testing as informed by a complete understanding of the Bank’s relationship with and exposure to the borrower

- Conduct regular site visits and prepare site visit reports for loans in the portfolio in accordance with Credit policies and procedures.

- For loans where the borrower is seeking an extension and or modification, the ARM will work closely with the borrower to provide a preliminary assessment of the necessity and feasibility of such extension or modification. Upon analysis of the credit, the ARM will make a recommendation as to the extension or modification terms and conditions, if an extension or modification is deemed appropriate and communicate with Bank Management, Credit Administration, and Board Loan Committee as appropriate.

- Provide support, as requested to the Bank’s Relationship Managers in managing sub and non-performing loans, including but not limited to conducting site inspections, appraisal reviews, and borrower or project financial analysis.
- Responsible for reporting on the overall portfolio, including and not limited to assessing asset quality, stress testing, industry and market analysis, asset allocation, reserves and non-performing loan analysis.
- The ARM may from time to time have an opportunity or be required to work on miscellaneous projects and initiatives related to either the credit functions or across the company as needed.
- Responsible for understanding, complying with, creating and recommending updates to the policies and procedures related to the Portfolio Management and Credit functions.
- Maintain a positive and professional relationship with WCB’s customers and business partners (which include third party lenders, attorneys and other external parties) by responding promptly for all requests in a responsive, consistent, accurate manner.
- Perform other related duties as assigned.

Compliance – Assists in the Bank’s compliance with all applicable federal and state laws and regulations.

- Develop familiarity with all applicable federal and state banking rules and regulations regarding lending.
- Adhere to all applicable Bank policies and procedures.
- Cooperate with banking Regulators and Auditors.

Interpersonal/Team Skills – Cultivate and maintain a professional image and rapport with customers, the public, co-workers, Regulators, Auditors, Bank Management and Directors.

- Positive attitude and the ability to take direction and accept constructive feedback.
- Keep appropriate parties informed of project status, problems, issues, etc.
- Negotiate and attempt to resolve conflicts around projects or work assignments; communicated problems to manager as needed.

MINIMUM JOB REQUIREMENTS:

- Associates or Bachelor's degree in Accounting, Finance, Economics, Statistics, Business or related field is preferred. Equivalent work experience may be substituted.
- Preferred Skills/Experience –
 - Strong reasoning and critical thinking skills.
 - Analytical thinker.
 - Working knowledge and understanding of economics, accounting, and finance.

- Effective verbal and written communication skills
- Demonstrated competency with Microsoft Word and Excel.
- Ability to learn third-party financial analysis software.

- Credit training (formal or on-the-job) at a commercial bank, credit union or community development financial institution that is recognized and well regarded for its credit risk acumen.

- Experience with loan, legal and collateral documentation and compliance.

- High degree of self-motivation, dedication, creativity, and perseverance, including flexibility with time and willingness to accept a demanding (and personally satisfying) position.

- Ability to work independently, as well as part of a cohesive team.

- Ability to meet bonding requirements for employment purposes.

- Travel is required and candidate must have a valid driver's license