WILLAMETTE COMMUNITY BANK
Relationship Manager /Lender

Job Title: Relationship Manager/ Lender
Department: Lending/Credit
Reports to: President & CEO
Status: Exempt

PRIMARY JOB PURPOSE:

At the direction of the CEO, completes a variety of functions and tasks pertaining to key areas of the Bank's consumer and commercial lending programs in order to meet established objectives for profit, growth, and exceptional customer service.

MAJOR AND ESSENTIAL JOB RESPONSIBILITIES:

- **Marketing –** Performs various duties and functions that promote/close sales in order to meet sales targets.

    - Develops, implements, and monitors sales plans and activities that will achieve/exceed sales target goals.
    - Assists in the successful delivery of exceptional customer service through leading by example.
    - Assists in the successful solicitation and maintenance of profitable, long-term lending (deposit) customer relationships.
    - Assists in the successful calling effort on current and potential lending (deposit) customers through personal participation.
    - Develops new business by contacting prospective and current customers. Advises prospects and customers of other products and services offered in order to develop additional banking relationships.
    - Establishes professional rapport with customers in order to most effectively match products and services to customer needs. Closes sales and processes required documents for the transaction.

- **Customer Service –** Performs a variety of duties and activities to ensure excellent customer service.

    - Establishes the credit worthiness of credit applicants by interviewing applicants and using active listening/probing skills and problem-solving abilities.

    - Thoroughly explains Bank products and services and refers the customer, if appropriate, to other products and/or personnel.
    - Develops and maintains professional business relationships with other loan officers, brokers, mortgage companies, etc., in the community.

- **Loan Underwriting –** Reviews consumer and commercial credit requests and obtains assistance when needed in order to secure business on behalf of the Bank.

    - Ensures that policies and procedures are administered consistently and in accordance with the Bank's objectives and banking regulations. Analyzes financial and related data and reviews specific circumstances of each loan. Prepares loan presentations for Senior Management and the Board and/or other applicable loan committees.
    - Establishes and negotiates terms for the extension of credit, including costs, repayment method and schedule, and collateral requirements. Ensures the proper documentation of loans as specified.
    - Reviews the status of current loans outstanding and performs follow-up activities as necessary. Analyzes the continued credit worthiness of each customer. Ensures compliance with all terms of each loan. Acts on past due accounts in accordance with Bank policy and procedure to ensure the collectability of such accounts.
    - Maintains continuous study of financial news and lending services to keep informed of economic and financial conditions affecting the lending environment.

- **Community –** Participates in the Bank's support of positive development in our communities.

    - Personally participates in civic organizations and other activities as appropriate.
    - Supports the Bank's participation in CRA-related activities.

- **Compliance –** Assists in the Bank's compliance with all federal and state laws and regulations pertaining to lending.

    - Responsible for familiarity with all relevant federal and state banking rules and regulations regarding lending.
    - Assists in the development and implementation of policies and procedures to assure Bank compliance with the Bank's lending rules and regulations.
    - Cooperates with banking regulators and the Bank's CPA firm during their examinations of the lending function.

- **Interpersonal/Team Skills –**Cultivates and maintains a professional image and rapport with customers, the general public, management, and other Bank personnel.

    - Keeps appropriate parties informed of project status, problems, issues, etc.
    - Negotiates and attempts to resolve conflicts around projects or work assignments; communicated problems to manager as needed.

MINIMUM JOB REQUIREMENTS:

- Formal college-level training/education in business desirable; thorough knowledge of loan processing, closing, administration functions, etc.

- Working knowledge of consumer and commercial lending regulations, title insurance, loan documentation, credit/financial analysis techniques, disbursement procedures, underwriting functions, etc.

- Effective sales/marketing and customer service techniques, along with good verbal and written communications skills. Solid math skills and good attention to detail.

- Ability to work well with other loan officers, support staff, challenging customer situations, and problem accounts.

- Ability to meet bonding requirements for employment purposes.

Scope of Responsibility/Accountability: The incumbent has significant financial responsibilities including annual revenue goals and risk management. The nature of the work is such that failure to perform satisfactorily has a costly and significant impact on part of the organization. This position has no direct supervisory responsibilities.

Internal Contacts: This position has contact with: Senior Management officers or officials, which involves convincing those contacted to cooperate, grant approval, or take action; managers, professional employees or program administrators, which involves explanation and discussion of complex information through the use of human relations skills; and non-managerial employees which involves the exchange of information.

External Contacts: This position has contacts with: Outside clerical, production, or service employees or job applicants, which involves convincing those contacted to cooperate, grant approval, or take action; business or professional representatives of client or competing organizations or government enforcement agencies, which involves explanation and discussion of complex information through the use of human relations skills; and business or professional representatives of outside groups, agencies, or organizations, which involves explanation and discussion of complex information through the use of human relations skills.