Commercial Banking Relationship Manager

The position of Commercial Banking Relationship Manager is responsible for the acquisition of new commercial banking clients and the expansion/retention of existing relationships. Will help structure, underwrite, negotiate and manage complex credit relationships. Responsible for developing and executing relationship management plans for high value clients; this includes effectively collaborating with client support and product teams as well as senior management. Must be knowledgeable of financial needs of our clients and the Bank's products, including deposit, treasury and private banking solutions. Will act in compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

Essential duties

1) Business development

- Maintains and grows a profitable book of business through disciplined and proactive business development and relationship management.
- Is highly focused on our target client profile; understands their financial needs and effectively communicates our value proposition.
- Develops an in-depth knowledge of Bank products and services. Analyzes the needs of clients and prospects in order to effectively recommend appropriate products or services.
- Attains established Bank production goals through active participation in sales management process.
- Participates in community events and networking activities to increase awareness and presence of Seattle Bank in the community.
- Leverages the bank's CRM.
- Registered with the Nationwide Mortgage Licensing System and Registry as a mortgage loan originator in accordance with the Secure and Fair Enforcement for Mortgage Licensing Act (the "S.A.F.E. Act").

2) Underwriting

- Effectively identifies key risk factors associated with business opportunities and clearly articulates a thorough credit recommendation.
- Prepares credit presentations and participate in the underwriting and credit approval process.
- Structures, underwrites and obtains credit approval, negotiates terms, and effectively documents credit actions and agreements.
- Ensures that all loans are documented completely, and that any documentation or loan policy exceptions are addressed and resolved.

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3) Relationship management

- Takes ownership for client relationship with the Bank.
- Prioritizes relationships effectively, and has an appropriate relationship management plan for each customer.
- Takes a consultative approach to understanding our client's objectives, effectively identifies their financial needs, implements appropriate financial solutions, and undertakes ongoing review and assessment to ensure plan execution.
- Effectively collaborates with client service team, product team and senior management to ensure an excellent client experience.
- Anticipates client needs.
- Understands and addresses key relationship stakeholders, and key buying influences.
- Maintains a working knowledge of bank operating policies and procedures which impact commercial relationships.

4) Portfolio management

- Accountable for overall portfolio management, compliance and risk.
- Monitors direct and operating exposures of portfolio to ensure actual performance is consistent with approved limits and loan structures—and consistent with the understanding or expectations that informed our credit approval.
- Initiates timely changes to risk ratings to reflect changes in conditions that impact our customers and the Bank's risk exposure, including regulatory compliance.
- Completes accurate and timely credit actions, including periodic reviews, renewals and modifications.
- Ensures that borrower reporting requirements and financial covenants are met.
- Works in close partnership with credit administration.

5) Teamwork & leadership

- Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- Exhibits leadership by example, pursuing high performance and professionalism.
- Completes Bank training requirements, follows policies and procedures, maintains proficient knowledge of the rules and regulations, completes administrative tasks correctly and on time, and supports the Bank's goals and values.

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 Degree in business, finance, or accounting. Equivalent combination of education and relevant work experience may be considered.
- 3-5 years of experience managing high value private or commercial banking relationships, and developing, structuring, underwriting, and negotiating, complex credit transactions.
- Must be a self-starter, and have the ability to take ownership of high profile relationships with minimal supervision while effectively communicating with senior management.
- Negotiates terms and conditions of approvals within assigned parameters.
- Prepares, presents for approval; thorough, timely, and accurately analyzed credit presentations.
- Effective oral and written communication skills with the ability to listen effectively to the issues of customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to effectively utilize computer technology. Proficiency in Microsoft Office Suite programs.

Seattle Bank is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to status as a protected veteran or a qualified individual with a disability, or other protected status, such as race, religion, color, national origin, sex, age.

Offers of employment are subject to successfully passing credit and criminal background check.