

POSITION DESCRIPTION

TITLE:	Team Leader	FLSA:	Exempt
SEGMENT:	Lending – Sales	LOCATION:	Poulsbo, WA
CATEGORY:	Full Time	REPORTS TO:	Chief Credit Officer / Chief Lending Officer
SHIFT:	Monday-Friday; 8:00 a.m.–5:00 p.m.	SALARY RANGE:	\$130,000 - \$190,000 DOE

SUMMARY

The Lending Team Leader is a high performing player / mentor responsible for leading the business development efforts of business & personal banking Relationship Managers as well as soliciting, negotiating, and coordinating the closing of business loans, CRE loans and consumer loans; develops business checking and deposit relationships with customers; and promotes business for the Bank by maintaining great customer service and referring customers to appropriate staff for new services. The position of Team Leader assists in attaining established Bank goals through active participation in sales management and officer calling programs.

This business development-oriented individual in this hybrid role is responsible for generating new lending and depository business **and** leading a team of lenders to achieve departmental goals. In tandem with Credit Administration, they will help assure compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

Business Development & Loan Origination (Player Role)

- Actively develop and manage a personal pipeline of small business lending, CRE, consumer, and mortgage as well business and personal deposits.
- Build relationships with local businesses, real estate professionals, centers of influence and community organizations.
- Represent the bank at community events and networking opportunities to develop business and further enhance the Bank's image; assist the Bank in establishing and maintaining market position in the financing arena.
- Meet or exceed individual lending and cross-sell goals.

Team Leadership & Coaching (Mentor Role)

- Lead, coach, and support a team of loan officers.
- Provide on-the-job training, joint calling and prospective applicant interviews, deal structuring guidance, and performance feedback.
- Work with RM's on preflights, analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Assist with setting team goals and monitoring progress toward lending targets.
- Foster a culture of accountability, collaboration, and customer service.
- Backup RM's during vacation and other absences

Operational Oversight

- Ensure loan files are complete, accurate, and compliant with regulatory standards.
- Appropriately risk rate all loans submitted for approval and manage risk ratings ongoing.
- Collaborate with underwriting, processing, and compliance teams to streamline workflows.
- Develop and maintain knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
- Monitor team productivity, pipeline tracking, closing timelines and loan quality metrics.

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- Treat people with respect; keep commitments; inspire the trust of others; work ethically and with integrity; uphold organizational values; accept responsibility for own actions.

Strategic Contribution

- Contribute to the development of lending strategies and community outreach plans.
- Analyze market trends and customer needs to identify new lending opportunities.
- Provide input on product development and service enhancements.

Other duties as assigned.

SUPERVISORY RESPONSIBILITY

The position of Team Lead is responsible for the supervision of 2 or more employees and normally carries out supervisory responsibilities in accordance with the Bank's policies and applicable laws, ensuring adherence to EEO guidelines.

ENVIRONMENT AND PHYSICAL ACTIVITY

This hire works in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle approximately 25% - 50% of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time calling, meeting, writing, typing, speaking, listening, lifting (up to 50 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching. They may operate any or all of the following: telephone, cellular telephone, copy and fax machines, adding machine (calculator), personal computer/laptop and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, training, and multiple concurrent tasks.

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.

- Bachelor's degree (BA) or equivalent from a 4-year college or university; 7 years of related experience and/or training; or the equivalent combination of education and experience. Work-related experience should consist of a financial analysis or lending background. Educational experience, through in-house training sessions, formal school or financial industry-related curriculum should be business or financial industry related.
- 2+ years of leadership or mentoring experience preferred.

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- Proven track record of meeting and exceeding loan production goals. Ability to develop marketing and business development skills with customers.
 - 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 including intermediate to advanced knowledge of commercial, construction, real estate, and consumer loan processing and advanced knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
 - Intermediate 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.
 - Intermediate to advanced skills in personal computer operation, word processing, spreadsheet, presentation software, 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 State driver's license and a vehicle with appropriate insurance coverage if required to drive while 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.