

# LIBERTY BANK

## Senior Relationship Manager Job Description

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<b>TITLE:</b>	<b>VP &amp; Senior Relationship Manager</b>	<b>FLSA:</b>	<b>Exempt</b>
<b>SEGMENT:</b>	<b>Lending</b>	<b>LOCATION:</b>	<b>Bellevue</b>
<b>CATEGORY:</b>	<b>Full Time</b>	<b>REPORTS TO:</b>	<b>Chief Credit Officer / Team Lead</b>
<b>SHIFT:</b>	<b>Monday-Friday; 8:00 a.m.–5:00 p.m.</b>	<b>DATE:</b>	<b>February 1, 2022</b>

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### SUMMARY

Relationship Managers are responsible for soliciting, negotiating, underwriting and coordinating the closing of routine consumer, residential, equipment, commercial building and business loans in compliance with the Bank's lending policies and procedures; develops business checking and deposit relationships with customers; and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position of Relationship Manager assists in attaining established Bank goals through active participation in sales management and officer call programs.

Relationship Managers will comply with all Bank policies and procedures and all applicable state and federal banking regulations, including BSA/AML.

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### ESSENTIAL DUTIES

1. Engage in business development activities and solicitation of new business; be actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
2. Pipeline tracking and management of closing timelines is essential for new and renewing loans and deposit accounts.
3. Interview prospective applicants and request specified information related to loan or credit application; correspond or re-interview applicants to resolve questions regarding application information.
4. Perform pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
5. Gather and analyze all information necessary to present a financing request to Senior Management or Loan Committee for approval; meet with existing or potential customers; visit sites of loans; negotiate loan terms and conditions; approve loans within established lending limits or refer and recommend acceptance to the Chief Credit Officer or Loan Committee.
6. Coordinate processing of approved loans; ensure loans are processed according to agreement, customer needs and conform to Bank lending policies; obtain sufficient information and/or documentation from customers; solve problems relative to processing and servicing of loans within his or her portfolio; approve loan disbursements in accordance with agreements.
7. Attempt to appropriately risk rate all loans submitted for approval.
8. Ensure credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning is achieved.
9. Ensure certification or deletion of collateral is made by the appropriate personnel.
10. Negotiate, underwrite, and process renewals of credit facilities.

## **POSITION DESCRIPTION – CONTINUED**

11. Approve loan payments, draw from lines of credit, and fund transfers within specified limits.
12. Authorize commitment, engagement, and decline letters.
13. Develop and maintain knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
14. Represent the Bank in various communities, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assist the Bank in establishing and maintaining market position in the financing arena.
15. Review NSF and overdraft reports for customers assigned within his or her portfolio; approve or decline such exceptions within established lending limits.
16. Respond to inquiries or refer inquiries to the appropriate department or person; exhibit the necessary follow-through with customers and/or staff involved.
17. Process, solve, and answer complex customer transactions, problems, or inquiries.
18. Operate computer terminal to process account activity, determine balances, and resolve problems within given authority.
19. Treat people with respect; keep commitments; inspire the trust of others; work ethically and with integrity; uphold organizational values; accept responsibility for own actions.

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### **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; 10 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.
- Intermediate to 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.
- Intermediate to advanced experience, knowledge, and training in all lending activities and terminology.
- Intermediate knowledge of commercial, construction, real estate, and consumer loan processing.
- Intermediate knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
- Ability to develop marketing and business development skills with customers.
- Basic 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 skills in personal computer operation, word processing, spreadsheet 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.

## **POSITION DESCRIPTION – CONTINUED**

- 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 in the course of performing assigned duties and responsibilities.
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