

BAC COMMUNITY BANK

Job Title:	Senior Relationship Manager
Reports To:	Chief Commercial Banking Officer/CCO
FLSA Status:	Exempt
Department:	Business Development Department
Category:	Officer
Supervisory Responsibilities:	None

Summary: Responsible for managing designated customer relationships and developing new customer relationships. Responsible for the origination and collection of all loan types (except mortgage unless registered with NMLS) within bank policy and regulatory compliance guidelines. Oversees a more complex commercial and diversified loan portfolio.

Essential Duties and Responsibilities:

- Evaluates credit worthiness of borrower and makes loan approval recommendation
- Evaluates loan collateral
- Obtains proper loan approval
- Handles loan negotiations with external customers and closes transactions
- Collects delinquent loans
- Maintains loan files with complete and sufficient documentation
- Initiates loan documentation process
- Reviews loan documents for accuracy and completeness
- Services, grows and maintains designated customer relationships (loans, deposits, banking products/services)
- Sources and develops potential clients
- Serves on task forces and committees as assigned
- Ensures regulatory compliance as applicable.

Competencies:

- Level 1 (See Competency Document)

Qualifications:

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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- **Education/Experience:** Bachelor's degree from 4 year college in applicable discipline and 7 years applicable experience in progressively responsible positions or equivalent combination of education and experience.
- **Language Ability:** Ability to read, analyze, and interpret bank and trade journals, financial reports, and legal documents. Ability to respond to internal and external customers utilizing strong oral and written communication skills. Ability to communicate complex information within the scope of job functionality.
- **Math Ability:** Must possess ability to comprehend sophisticated financial data. Must have superior math ability relative to numerical relationships, general accounting standards.
- **Computer Skills:** Must have strong knowledge of Word, Excel and Outlook with specific skills in the bank's core banking software.

Physical Demands:

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.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is occasionally required to stand, walk, climb, balance, and drive.

The employee must occasionally lift and/or move up to 25 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.