



Job Description

JOB TITLE: Commercial Relationship Manager II

DEPARTMENT/BRANCH: Commercial Lending

IMMEDIATE SUPERVISOR: Regional or Area Executive

FLSA STATUS: Exempt

LAST REVISION DATE: 10/02/2019

JOB SUMMARY

Develops new commercial deposit and loan relationships and manages a commercial portfolio. Sales efforts are to include cross-selling ancillary products and services of the Bank in an effort to maximize the profitability of each relationship. Ability to analyze, underwrite, and provide written support of each credit with a loan recommendation. Approve loan requests within loan authority following the Bank's underwriting standards and regulatory compliance and work with loan administration on larger and/or more complex credits. Plan and develop objectives to meet corporate goals while adhering to the credit culture of the Bank.

QUALIFICATIONS

The requirements listed below 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.

- Bachelor's degree with emphasis on finance, accounting, economics or business administration with 4-6 years' commercial lending experience or high school diploma or equivalent with at least 8-10 years commercial lending experience
- Graduation from an accredited school of banking is an asset
- In-depth understanding of the loan administration and compliance process in a commercial bank.
- Working knowledge of bank operations and branch administration
- In-depth knowledge of fair lending legislation
- Business development experience and strong communication skills
- Ability to analyze credit, underwrite a commercial loan and make a credit recommendation
- Commercial construction loan experience is preferred

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Proactively builds relationships with current and prospective commercial and small business customers to understand business needs and make appropriate recommendations for banking products and services.

- Adheres to the Bank's credit underwriting standards and procedures.
- Approves loan requests and decides loan terms within lending officers' authority, subject to Loan Committee approval standards.
- Attends to the needs of present and potential customers seeking loans that may involve unsecured funds and/or credit secured by mortgages or other collateral.
- Interviews applicants to gather information concerning their businesses, needs, desires, abilities and earnings to determine whether a loan may be an acceptable risk.
- Introduces customers to other lines of business including merchant services, treasury, cash management, mortgage and wealth management as needs are identified.
- Obtains and analyzes financial data and provides service on approved lines of credit, equipment financing loans, commercial construction loans, etc.
- Reviews loan packages and credit files on commercial requests, as it relates to Bank policies and procedures.
- Participates in credit training and development for Bank lenders based on corporate goals.
- Uses judgement, discretion, and experience to plan and accomplish goals
- Ensures loan compliance and adheres to lending related policy and procedures manuals.
- Performs other duties and special projects as assigned.

This position is full-time. Most work hours will occur within the bank's normal business hours; however, flexibility is required. The Commercial Relationship Manager will be occasionally required to attend social and civic events and bank functions that occur outside regular banking hours. Additionally, travel within the market will be required and occasionally out of market for conferences, seminars, meetings and as requested.

AAP/EEO STATEMENT

This statement of policy reaffirms South Atlantic Bank's policy of equal employment opportunity in employment, compensation, training, transfers, promotions and all other aspect of employment regardless of race, color, religion, national origin, age, sex, veteran status, physical or mental handicap/disability and to state that we do carry out this policy at South Atlantic Bank. This policy also applies to all company-sponsored activities such as educational programs, tuition aid and social and recreational activities.