



## JOB DESCRIPTION

**JOB TITLE:** Consumer Banking Leader  
**DEPARTMENT:** Sales  
**REPORTS TO:** Chief Banking Officer  
**SUPERVISES:**

- Consumer Banker Team;
- Sales-Admin Asst

**FSLA Status:** Exempt

**POSITION SUMMARY:** Driver of Consumer business development for the system, coordinating and supervising activities for all business lines associated with Consumer banking (lending, deposits, fee income, cash management, etc). These activities will align with the bank's strategic plans, credit culture, and core values. Establishes, maximizes, and maintains positive relationships with existing and potential clients. Coaches and develops high-level, high-potential bankers to maximize performance, and encourages and trains those bankers to share teachable moments with other team members. Supports team leaders by providing adequate tools, implementing operational efficiencies, and empowering them to make timely decisions. Ensures that credit quality guidelines are met/monitored.

### PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES: (95%)

- (30%) 1. Trains, mentors, and coaches business activities of Consumer bankers towards a result of higher-quality client relationships and more effective business relationship-building activities. This includes the establishment of well-defined career development plans and potential succession plans. Sets goals and evaluates team and individual performance. Works with management to build culture characterized by teamwork, high morale, and retention of valued employees.
- (25%) 2. Ensures that the bank has a competitive product line up that is meeting the needs of the various markets. Educate and train team members accordingly.
- (15%) 3. Communicates credit quality requirements to Consumer teams, and periodically reviews credits of significant size (especially those that pose unique or elevated risks), to ensure credit quality requirements are being substantively met.
- (15%) 4. Sources and develops new business across the region, meeting or exceeding senior level goals. Maintains a portfolio of existing customers and "teams" with assigned bankers to maximize the effectiveness of high client satisfaction and the on-boarding of new relationships. Ensures that all necessary loan application data and information is received in accordance with policy and regulatory compliance.
- (5%) 5. Keeps abreast of banking industry trends and market developments to capitalize on opportunities or to protect the bank from threats. Maintains current working knowledge of industries that comprise sizable portions of the bank's asset mix, and potentially assigns responsibility for maintaining that industry knowledge to team members that show an aptitude to become an "expert" in a particular industry.
- (5%) 6. Promotes the bank in our market communities where appropriate and other communities that the bank may choose to target. Assist team members in this area as well, to foster a public perception that the bank is a leader in community development, and is a vested community partner.

**SECONDARY DUTIES AND RESPONSIBILITIES: (5%)**

1. Works with marketing manager in development of marketing plans / programs to increase public awareness of the bank's services. Helps to measure and monitor market share.
2. Supervises collection procedures and processes, and participates in those processes when necessary, until such time as a nonperforming credit is released to the Special Assets department.
3. Represents the bank in industry and professional associations, both to enhance the bank's image and to network with important third parties.

*The statements contained in this job description describe the general nature and level of work being performed by the person accepting this role. "Secondary Duties and Responsibilities" are considered incidental or secondary to the overall purpose of the job. This job description does not state or imply the only duties and responsibilities assigned to this job. Employees holding this job will be required to perform any other job-related duties requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.*

**MANAGEMENT SPECIFIC:**

1. Ensures that sales employees have clear goals and responsibilities consistent with bank culture and core values.
2. Supports the ongoing implementation of the Performance Management system, utilizing tools and attending training sessions.
3. Works with direct reports to set performance standards that are specific and measurable.
4. Supports, coaches and mentors sales teams.
5. Provides specific performance feedback, positive and corrective, as soon as possible after the event and formally at least once a year. Deals firmly and promptly with performance problems.

**TEAM/COMMITTEE ASSIGNMENTS:**

- Weekly Sales Team Meetings
- Weekly Check-ins with each team member
- Monthly Huddle
- Xxxxxxx

**ROLE QUALIFICATIONS:****Education and Experience**

- Bachelor's degree (B.A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics
- In addition, post graduate industry specific education (e.g., School of Banking, etc.)

**Experience**

- 8-10 years related banking experience and/or training
- Or equivalent combination of education and experience

**Other Skills/Characteristics**

- Effective problem-solving and decision-making skills
- Effective management skills
- Proven sales management and business development skills
- Effective communication skills, both written and oral
- Analytical/synthesis skills
- Ability to deal with customers and staff under circumstances requiring tact, diplomacy and confidentiality

**Performance Measures**

- Build Department to \_\_\_\_\_ MM combination of deposits and loans
- Regional net loan and deposit growth of 6% annually
- Annual Net Loan Growth: 15MM or more
- Annual Net New Deposits: 8MM minimum
- Annual Fee or Non-Interest Income: \$200,000 minimum
- L.E.T reverse evaluation score of 5.5 minimum annually
- Maintains past due loans at 2% or below
- Losses not to exceed .5% or below

By signing below, I acknowledge I have read and understand the Job Description above.

Employee Signature\_\_\_\_\_ Date\_\_\_\_\_