

**Job No. 04N**

**JOB DESCRIPTION**

**JOB TITLE: Senior Banker**

**DEPARTMENT:** Commercial, Ag or Consumer Banking

**REPORTS TO:** Commercial, Ag or Consumer Banking Leader

**SUPERVISES:** Commercial, Ag or Mortgage Bankers I & II’s within Department; Sales Assistants (Position only exists if there is a minimum of 3 direct reports that are Comm., Ag or Mortgage Bankers)

**FSLA Status:** Exempt

**POSITION SUMMARY:** Coordinates and supervises the lending and related deposit/fee income activities of a team of Commercial, Ag or Mortgage/Consumer Bankers in accordance with the bank’s strategic plan, credit culture and core values. Assists direct reports with complex account relationships and guides less experienced members of the team in matters relating to credit policy and financing arrangements. Approves credit beyond the lending limits of individual bankers and/or coaches the loan committee presentation. Establishes, maximizes and maintains positive relationships with existing and potential customers. Coaches and develops bankers to develop new business and maintain/maximize existing portfolios. Ensures that credit quality guidelines are met/monitored. Contributes to a cohesive staffing team within the Region. Travels between locations, as necessary.

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

**(15%)** 1. Coaches and develops direct report employees, including career development plans and systemic succession planning. Sets goals and evaluates individual performance. Works with Management Team to build culture characterized by teamwork, high morale and retention of valued employees. Assures effective bankwide communication. Regularly communicates policies and goals.

**(15%)** 2. Maintains a portfolio of existing customers and “downloads/delegates” relationships as needed to accommodate annual new business. Ensures that all needed data and information is received in accordance with policy and compliance. Working with Credit Administration and Loan Operations, ensures that applicant data is analyzed to determine feasibility of granting loan. Corresponds with/ or interviews applicant or creditor to resolve questions regarding application information.

**(15%)** 3. With Commercial, Ag or Consumer Banking Leader directs and participates in the establishment of commercial or agricultural lending goals for region in compliance with overall Bank growth and profitability objectives. Implements lending policies, programs, and operating plans to assure achievement of established lending goals and objectives.

**(15%)** 4. Actively develops new business. Keeps abreast of pertinent market and regulatory developments and identifies current and potential lending markets. Develops and implements plans and programs to respond to those developments and target desired markets, including government sponsored programs.

**(15%)** 5. Ensures all loans are originated, processed, closed and serviced in accordance with established lending policies and regulatory requirements. Assists and promotes the centralization of credit administration and loan operations, ensuring the customer service quality is not compromised.

**(10%)** 6. Facilitates negotiation with customer, both new and existing, according to established standards, such as fees, loan repayment options, and other credit terms. Refers and/or presents loans to loan committee for approval in excess of individual loan approval authority. Ensures loan agreements are complete and accurate according to policy. Assures timely loan closing and funding activities.

**(10%)** 7. Actively involved in community to promote Bank and assists in making community directed decisions in tandem with Commercial, Ag or Consumer Banking Leader.

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

1. Monitors and participates in collection efforts of the bankers to assure timely collection of all delinquent accounts. Provides direction and assistance, as needed or requested, in collecting seriously delinquent loans or in developing revised loan repayment terms or schedules. May assist with Workout, if necessary.
2. Represents the Bank in industry and professional associations, community organizations, local business groups, etc., and promotes the Bank's favorable image.
3. Other duties as may be assigned.

*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 concerns.

**TEAM/COMMITTEE ASSIGNMENTS: (TBD)**

* Weekly Sales Team Meeting
* Monthly Huddle Meeting
* Weekly Check-in Meetings

**ROLE QUALIFICATIONS:**

**Education**

* 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**

* 7-10 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 sales 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**

* Minimum Portfolio Size:
* Annual Net Loan Growth:
* Annual Net New Deposits:
* Minimum Annual Fee Income:
* L.E.T reverse evaluation score of 5.5 minimum annually
* Maintains past due loans at 2% or below
* Losses not to exceed \_\_\_\_% or below.

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

Employee Signature Date