

INVESTORS COMMUNITY BANK

POSITION DESCRIPTION

TITLE: Business Banker
FLSA: Exempt
SEGMENT: Lending **LOCATION:** Manitowoc
CATEGORY: Full Time **REPORTS TO:** EVP-Business Banking

SUMMARY

The position of Business Banker is responsible for soliciting, negotiating, underwriting and coordinating the closing of consumer, residential, equipment, SBA, 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 Business Banker assists in attaining established Bank, region and branch goals through active participation in sales management and officer call programs.

ESSENTIAL DUTIES

1. Engages in business development activities and solicitation of new business; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
2. Interviews prospective applicants and requests specified information related to loan or credit application; corresponds or re-interviews applicants to resolve questions regarding application information.
3. Performs 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.
4. Gathers and analyzes all information necessary to present a financing request to senior management or Loan Committee for approval; meets with existing or potential customers; visiting sites of loans; negotiates loan terms and conditions; approves loans within established lending limits or refers and recommends acceptance to the Chief Credit Officer or Loan Committee.
5. Coordinates processing of approved loans; ensures loans are processed according to agreement, customer needs and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans within his or her portfolio; approves loan disbursements in accordance with agreements.
6. Ensures that credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved.
7. Ensures that certification or deletion of collateral is made by the appropriate personnel.
8. Negotiates, underwrites and processes renewals of credit facilities.

POSITION DESCRIPTION – CONTINUED

9. Approves loan payments, draws from lines of credit, and fund transfers within specified limits.
10. Authorizes commitment, engagement, auction and decline letters.
11. Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
12. Consistently applies good decision making techniques pertaining to inquiries, approvals, requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
13. Verifies funds with mortgage companies and contractors.
14. Develops and maintains knowledge of financial industry, economy, market conditions, rates, vendors and competition.
15. Represents the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
16. Reviews NSF and overdraft reports for customers assigned within his or her portfolio; approves or declines such exceptions within established lending limits.
17. Provides deposit and loan account ratings.
18. Cross-sells the Bank's other products and services, referring customers to appropriate staff as indicated.
19. Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
20. Assists in meeting annual deposit and loan growth goals assigned by senior management; participates in various internal committees assigned by senior management.
21. Operates computer terminal or personal computer to obtain and process data.
22. Answers telephones, answers questions and directs callers to proper Bank personnel.

SECONDARY DUTIES

The position of Business Banker performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The position of Business Banker is not responsible for the supervision of any employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The environment for this position is an open office that is mostly clean and comfortable, and may include driving a Bank or personal-owned vehicle approximately 50% of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc. The incumbent is in a non-confined office-type setting in which he or she is free to move about at will.

POSITION DESCRIPTION – CONTINUED

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to **10** pounds), driving, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), typewriter, computer terminal, personal computer and related printers.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, and multiple concurrent tasks.

POSITION 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. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree (BA) or equivalent from a **four year** college or university; **five years** related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial analyzing and lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Intermediate 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 experience, knowledge and training in all lending activities and terminology.
- Intermediate knowledge of commercial, construction, real estate and consumer loan processing.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- 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 skills in computer terminal and personal computer operation, mainframe computer system; and word processing and spreadsheet software.
- Basic typing skills to meet production needs of the position.
- Intermediate math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write reports and correspondence, speak clearly to customers and employees.
- Demonstrates the ability to adapt to change. Understand that change will occur, expect it, effortlessly perform during and after the change using the perspectives, tools, and techniques provided within the organization.

POSITION DESCRIPTION – CONTINUED

- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Basic knowledge of branch operation procedures, Bank products and services.
- Excellent organizational and time management skills.
- Ability to work with minimal or no supervision while performing duties.
- Current Wisconsin driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

The incumbent must be able to perform this position safely, without endangering the health or safety to himself or herself or others.

Management reserves the right to change this position description at any time according to business needs.