

JOB TITLE: Relationship Banking Associate **STATUS:** Non-Exempt

LOCATION: West Linn **REPORTS TO:** West Linn Office Branch Manager

MISSION: Under general supervision, performs sales and service activities to identify, promote, market, close, and support the financial needs of existing and potential clients. This may include managing a portfolio of clients, opening/closing accounts and cross selling a variety of Bank products and services that most effectively meet the clients' needs. Provides technical treasury support to clients and back up to the bank's treasury department. Consistently delivers high quality client service and support in a timely and effective manner ensuring compliance with Bank policies and procedures and industry regulations.

PRINCIPAL ACCOUNTABILITIES:

Client Service: Establishes rapport and professional relationships with clients using effective listening/communication skills to process business transactions or establish new business, accounts, loans, etc.

- Works directly with the CBO team with new client engagement and onboarding including but not limited to creating proposals, analyzing provided statements, communicating with clients for new account needs, and creating new account documents.
- Establishes rapport and professional relationships with clients using effective listening/communication skills to process transactions or establish new relationships. Discerns client needs, best product match, and advises client about services, products, etc. that are available.
- Opens new accounts according to established Bank policies and procedures while ensuring efficiency and accuracy and complying with all appropriate disclosure requirements.
- Performs related account servicing responsibilities accurately, including account changes, responding to client questions, resolving client concerns, processing client transactions, etc.
- Contributes to the delivery of exceptional client service through personal effort to meet every client's unique needs.
- Assists in the calling effort on current and potential clients to gain new banking relationships and improve existing ones.
- May manage a portfolio of clients. Provides ongoing relationship servicing with current clients to maintain goodwill and gain additional business, recommending products or services as appropriate to meet client needs.

Bank Operations: Maintains a high level of operations knowledge to complete client transactions in the office.

- Demonstrates strong client service skills by promptly recognizing clients and other visitors who enter the branch, calling them by name whenever possible, rising to greet them, shaking hands, and introducing them to the appropriate sales and service staff and branch manager.
- Performs branch operations functions such as check cashing, accepting deposits, etc.
- Responds to client inquiries and requests in a timely manner. Answers telephone calls and replies to e-mail inquiries. Addresses client questions and concerns or refers to appropriate internal resources for resolution. Works cooperatively with the Branch Manager and other staff to resolve issues to the client's satisfaction. Follows up with clients to ensure satisfactory outcome.

Treasury: Maintains a high level of treasury knowledge, provides training and support.

- Assists with client treasury product set up.
- Provides treasury product training to clients and internal training to bank staff.
- Provides troubleshooting and support to clients.

Community: Assists in the Bank's support of positive development in our communities.

- Personally participates in community events as appropriate.
- Assists in the Bank's participation in community activities.

Compliance: Assists in the Bank's compliance with all federal and state laws and regulations in the deposit area.

- Responsible for familiarity with all federal and state laws and regulations in the deposit area.
- Performs assigned duties within defined compliance policies and procedures.
- Completes all assigned compliance training in accordance with designated schedule.
- Ensures that all security and confidentiality procedures are followed according to the Bank's policies and procedures, and regulatory requirements.
- Identifies fraudulent and suspicious activity to prevent potential losses to the Bank. Takes appropriate action and notifies supervisor and/or BSA Officer.

Interpersonal/Team Skills: Establishes and maintains effective rapport within the branch as well as with other internal/external clients, vendors, management, etc. to ensure quality services and products.

- Keeps manager informed of potential new clients, business development activities, client concerns, etc. Ensures manager is informed of any potential impedance to the performance of assigned tasks. Solicits help and input as necessary.
- Negotiates and resolves conflicts regarding work assignments, communicating problems, suggestions, etc. to manager as appropriate.

- Participates in work unit or Bank activities that enhance the efforts and goals of the Bank and/or team.
- Contributes to teamwork by taking the initiative to assist co-workers, actively participating in staff meetings, suggesting productivity improvements, complying with attendance and other human resource policies, and being pro-active in problem resolution.
- Represents the Bank in a professional manner in both appearance and behavior at all times.

Minimum Job Requirements:

- High school diploma or equivalent. Effective written and verbal communication skills and basic math skills.
- Previous banking/financial experience and/or successful retail sales background desirable.
- Solid knowledge of Bank products and services and effective listening/probing skills to identify client needs and effectively match with Bank products and services.
- Outgoing, client service/sales oriented professional demeanor.
- Demonstrated effective time management skills. Ability to work effectively in a team environment and accomplish work assignments under tight schedules.
- Regular attendance required.
- Ability to satisfactorily pass a background check.

Scope of Responsibility: The employee performs assigned work. The nature of the work is such that failure to perform satisfactorily has a clear impact on operations, schedules, or unit performance.

Internal Contacts: This position has contacts with senior management, officers, or officials; managers, professional employees, or program administrators; and non-managerial employees. Internal contact involves exchanging of information.

External Contacts: This position has contacts with business or professional representatives of outside groups, agencies, or organizations; outside clerical, production, or service employees or job applicants; and business or professional representatives of client or competing organizations or governmental enforcement agencies. External contact involves explanation and discussion of complex information using human relations skills and exchanging information.

Physical Requirement: The essential functions of this position require the ability to lift and carry up to 40 pounds. Boxes and supplies may be lifted on and off counters, tables, desks, and shelves up to a height of 6 feet. The work requires the ability to operate office machines and equipment, such as personal computers, printers, copying machines, fax

machines, calculators, and telephones. The work requires the ability to communicate clearly with clients, coworkers, and others in person and on telephones. Work activities involve combinations of sitting/standing for extended periods, lifting, and carrying.

The statements contained herein reflect general details as necessary to describe the principal functions for this job, the level of knowledge and skill typically required, and the scope of responsibility, but should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties as assigned, including work in other functional areas to cover absences or relief, to equalize peak work periods, or otherwise to balance the workload.

EMPLOYEE SIGNATURE _____ DATE _____

MANAGER SIGNATURE _____ DATE _____