



ALBINA COMMUNITY BANK

Job Title: Commercial Relationship Manager

Position Summary

Position develops and maintains customer relationships, both credit and non-credit. Ensures timely and thorough monitoring of all credits through periodic reviews, continued analysis, and proper documentation; possesses the ability to remedy deficiencies when appropriate. Works with assigned retail market team to achieve deposit and loan growth goals.

Essential Functions

- Develops and maintains account relationships, both credit and non-credit
- Develops primary customer and prospect lists within assigned territory for the purposes of marketing a broad range of bank services.
- Prepares and presents for approval credit analysis on all borrowing requests.
- Negotiates terms and conditions within assigned parameters.
- Ensures timely and thorough monitoring of all credits through periodic reviews, continual analysis, and proper documentation.
- Possesses the ability to remedy delinquencies, when appropriate.
- Functions as part of a market relationship team to develop business in assigned market.

Qualifications

- 2-5 years prior commercial lending experience
- Strong credit and analytical skills
- Thorough understanding of financial and cash flow analysis
- Knowledge of government lending programs
- Well-developed sales and negotiating skills
- Excellent oral and written communication skills
- Computer skills, i.e. Word, Excel, etc.
- Knowledge of bank products and services
- Knowledge of credit related regulatory requirements