

Lighthouse Bank

Job Description

Job Title: Vice President Relationship Manager
Department: Lending
Reports to: Production Group Manager
FLSA Status: Exempt
Prepared by: M Bassi
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Position Summary

Examines, evaluates and authorizes approval within lending limit guidelines. Recommends approval of client applications for a myriad of bank products, including commercial lines of credit, commercial term loans, and letters of credit and term real estate loans. Responsible for attracting and retaining loan and deposit relationships for the institution.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

Responsibilities include, but are not limited to, the following:

- Attract new loan and deposit relationships through a combination of cold calling, personal networking and attending various social/business events in the communities we serve.
- Requests specified financial information for loan application.
- Analyzes applicant financial status, credit and property evaluation to determine feasibility of subject request.
- Interviews applicant to obtain corporate history and to resolve questions regarding application information.
- Negotiates structure and pricing of credit facility.
- Presents credit for approval
- Ensures loan agreements are complete and accurate according to bank policy.
- Monitors borrower's financial condition for compliance with loan covenants.
- Responsible for early identification of any issues relating to repayment ability for all lending relationships.
- Maintains delinquencies and classified loans at a minimum.
- Maintains and services existing portfolio.

- Analyzes potential markets to develop prospects for loans and deposits.
- Act as Bank representative at civic and/or industry meetings or functions.
- Coordinates the bank's lending/deposit business development efforts including marketing programs.

COMPLIANCE RESPONSIBILITIES

Responsible for ensuring compliance with all aspects of job related laws and regulations. Keeps current on compliance knowledge by completing bank provided online training, attending compliance related training seminars and by reading pertinent compliance related materials. Other compliance training as deemed appropriate and directed by executive management.

SUPERVISORY RESPONSIBILITIES

Act as mentor and oversee subordinate lending personnel as assigned by Loan Group Manager.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE

Masters degree or 10+ years' related experience or Bachelor's degree from a four year college or university and 5+ years related experience.

LANGUAGE SKILLS

Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures or government regulations. Ability to write reports, business correspondence and effectively present information and respond to questions from loan committee, clients and the general public.

MATHEMATICAL SKILLS

Ability to work with mathematical concepts such as probability and statistical inference. Apply concepts such as fractions, percentages, ratios and proportions to practical situations.

OTHER SKILLS AND ABILITIES

Must possess a friendly, cooperative attitude and personality. Must be able to handle a multitude of tasks simultaneously without a loss of continuity or quality. Must be able to function with little or no supervision, prioritize workload to the benefit of both the Bank and its clientele and be able

to adhere to strict deadlines. Must be a self-starter and be able to offer counsel and advice to junior lending/support staff.

Mental and Physical Requirements/Working Conditions

- Ability to define problems, collect data, establish facts and draw valid conclusions.
- Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables in non-standardized situations.
- Ability to apply common sense to carry out instructions and instruct others, interpret documents, understand procedures, write clear and concise reports and communicate effectively with employees and all levels of management.
- Uses fingers and hands to make small movements, e.g. using office equipment such as personal computers, telephones and other office machines.
- Normal talking, hearing and seeing.
- Works in a typical office environment.
- Function in a traditional office environment without causing harm to themselves or others;
- Regularly speak and hear up to 8 hours a day;
- Get in and out of a car more than 15 times a day;
- Occasionally drive in dry and wet weather, usually during day light hours, but occasionally in the evening hours;
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus;
- Tolerate a business environment with moderate to high background noise levels;
- Tolerate moderate temperature variations within the office environment;
- Tolerate exposure to service animals and/or household pets;
- Regularly sit, type, and use the mouse up to 8 hours a day;
- Regularly sit and stand from chair more than 20 times per day;
- Stand, walk, use hands to finger, handle or feel, and reach with hands and arms;
- Must have the manually dexterity to skillfully operate a computer keyboard and other standard office equipment, such as a facsimile and telephone;
- Climb stairs; and occasionally lift and/or move up to twenty five (25) pounds

OTHER QUALIFICATIONS

Must be able to travel by car to meet with clients/prospects at their respective place of business. Must be knowledgeable in Microsoft Word and Excel, as well as be proficient with a financial function calculator. Other aptitudes as deemed appropriate.

Acknowledged by:

Signature of Employee

Date