



## **1<sup>st</sup> Capital Bank**

### **POSITION DESCRIPTION**

Title: Relationship Manager  
Reports to: Regional President  
FLSA Status: Exempt

### **POSITION SUMMARY**

The Relationship Manager (RM) manages a portfolio of clients, and plays a key role in building relationships by providing financial advice to business clients with a focus on client experience and risk management. This position will be located at our San Luis Obispo banking center.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

- Conducts loan applicant interviews; analyzes financial statements and credit applications; investigates backgrounds; reviews all pertinent information and makes credit decisions within authorized lending limits.
- Determines, collects and follows up on all appropriate documentation required for specific credit requests.
- Negotiates and establishes terms under which credit will be extended, including costs, repayment method and schedule and collateral requirements.
- Completes accurate and detailed worksheets necessary for loan support staff to prepare appropriate documents; reviews final documentation for accuracy and current underwriting documentation requirements.
- Prepares timely write-ups and credit authorizations for presentation to the Loan and Investment Committee as required.
- Monitors assigned credits to ensure covenants, conditions and requirements applying to such credits are in full compliance.
- Develops new and augments existing business relationships through the utilization of all bank services, participation in civic affairs, organizations and an active business development call program.
- Attends meetings, seminars and classes to maintain and continue development of banking and lending knowledge's and skills.
- Other duties as assigned.

### **QUALIFICATIONS**

- Bachelor's degree in business/finance or related field.
- Minimum 4 years in a commercial loan officer/underwriting role at a financial institution, preferably a bank

**Working Knowledge of:**

- Principles and practices of commercial and consumer lending.
- Principles and practices of accounting as applied to the interpretation of financials and credit.
- Loan processing and documentation requirements.

**Ability to:**

- Maintain confidentiality of files and privileged information.
- Read, understand and apply complex laws and regulations governing commercial and consumer lending.
- Analyze financial and credit information and make appropriate credit decisions.
- Perform cash flow analysis and determine debt service capacity.
- Understand and resolve standard work situations/problems.
- Follow complex verbal and written instructions.
- Communicate effectively both verbally and in writing.
- Locate and correct discrepancies or errors in financial data.
- Input, access and retrieve information using a computer.
- Establish and maintain effective relationships with those contacted in the course of work.

**PHYSICAL DEMANDS**

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

**WORK ENVIRONMENT**

Work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.