**Job description**

ABOUT THE JOB:

Focuses on acquisition of new clients and expanding share of wallet of existing client portfolio of businesses with annual sales from $3 to $25 million. Utilizes a robust network of local centers of influence in the market that can be leveraged into profitable relationships. Maintains strategic relationships with all Key lines of business in order to effectively refer business and leverage partnerships to deepen and enrich the client experience. Working as the trust advisor, manages the client relationship by selling and promoting a broad array of appropriate financial products and services, providing pertinent financial information to clients and identifying/referring cross- marketing opportunities. Researches and fully understands competitors - strengths/weaknesses and product offerings/pricing.

ESSENTIAL JOB FUNCTIONS:
Maintains an in- depth knowledge of products and services as well as knowledge of competitors and competitive products. Impacts district referral pipeline via established internal and external centers of influence. Actively participates in Community organizations to source business development opportunities and demonstrate commitment to the local community. Maintains a current comprehensive understanding of client's needs, based on the review and analysis of personal and business financial data gathered. Delivers distinctive service by completing annual relationship reviews with all "focus" clients. Promotes and cross- markets products and services to clients by keeping clients informed of products, services, special promotions, and provides appropriate financial solutions via consultative review and proactive contact. Makes joint calls with Branch Managers and less experienced Business Banking Relationship Managers to enhance their selling skills and uncover consumer opportunities. Actively listens to concerns, presents a clear concise picture and provides the client with a targeted solution to close the sale. Functions as client's credit sponsor with Business Service Center to facilitate the underwriting process and credit approval. Ensures that new customer relationships consistently meet all compliance requirements; ensures all documents with loan are completed, correct and sent with loan documentation; works to resolve all loan document exceptions; understands how and why an exception occurred. Aggressively grows and maintains a profitable book of business by successfully closing deals to meet or exceed individual and District revenue, contribution margin, fee income, loans and deposit goals.

REQUIRED QUALIFICATIONS:
Undergraduate degree in business/related field or equivalent work experience. Five to seven years commercial lending experience. Five plus years demonstrated sales and business development experience with proven results. Strong customer service skills. Excellent verbal and written communication skills and strong presentation skills. In depth knowledge of financial products and banking regulations. Demonstrated experience with and broad understanding of personal and commercial financial statements. Proven experience with and comprehensive understanding of commercial lending and small business operations. Proficient in personal computer applications - PC (MS Windows and Office Products), Client Experience Desktop.