



IDAHO FIRST BANK

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# *Assistant Relationship Manager Position Description*

**Position:** Assistant Relationship Manager

**Date:** 2021

**Location:** Boise

**Status:** Exempt

**Hours:** Monday–Friday 8:00am–5:00pm

**Reports To:** Credit Manager

## POSITION SUMMARY

The Assistant Relationship Manager works closely with the Relationship Manager (RM) to assist and apply the Bank's lending policies and procedures.

They are responsible for all underwriting of new and existing loans within the portfolio, they work with the RM and customer to enhance the relationships and maintain good customer relations. The Assistant Relationship Manager assists in attaining established Bank, region and branch goals through active participation in the loan origination process and ongoing loan management.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

## ESSENTIAL RESPONSIBILITIES

- Perform assigned duties in accordance with the Bank's Mission, Vision and Core Values; and, provide the Bank's customers with timely, responsive and exceptional service in accordance with the Bank's customer service standards.
- Investigate, interpret and analyze credit reports.
- Review and analyze financial information for loan compliance in order to maximize credit quality and minimize risk and potential loss.
- Determine value of collateral; review independent appraisal reports.
- Develop list of key information necessary to support the loan approval process.
- Prepare detailed loan presentations (credit presentations) for the approval process.
- Make underwriting recommendations to the RM and Chief Credit Officer (CCO).
- Assist in monitoring loans through tracking and aiding RM in timely collection of financial information.
- Assist RM with maintaining current financial information consistent with loan approval and ensure maintenance of the credit file.
- May accompany RM with site inspections.
- Supports one or more RM.
- Monitors and administers RM portfolios in accordance with loan approval, and work with the RM or other bank associates to address customer needs as necessary/requested.
- Manage maturing loan reports and work with RM to keep current.
- Manage covenant compliance and maintain financial information etc. to comply with loan approval.
- Review borrowing base reports and construction draws.
- Work with RM to monitor and collect past due accounts.



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## ENVIRONMENT AND PHYSICAL CONDITIONS

The incumbent is in a non-confined office type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to thirty pounds), driving, carrying, sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, copy and fax machines, adding machine (calculator), computer and related printers.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

## KNOWLEDGE, SKILLS & ABILITIES

- Basic knowledge of branch operation procedures, bank products and services.
- Excellent organizational and time management skills.
- Proficient in Word, Excel and specialty software programs and willingness to adapt to new platforms designed to improve efficiencies.
- Advanced math skills; ability to calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with ability to carry out instructions, write reports, correspondence and procedures, speak clearly to customers and employees.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work with minimal or no supervision while performing duties.

## EDUCATION AND EXPERIENCE

- Bachelor's degree (BA) in Finance or Accounting preferred and/or 2 years' experience; or the equivalent combination of education and experience. (Work related experience should consist of a financial analyzing or lending background.
- Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.)
- Advanced experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Intermediate knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.

*Management reserves the right to change this position description at any time according to business needs.*