



IDAHO FIRST BANK

PEOPLE FIRST. COMMUNITY FIRST.

Location

Boise

Standard Hours

Full-Time, Monday-Friday, 8:00am-5:00pm

Status

Exempt

Reporting To

Credit Manager

Salary Range

\$63,000 - \$90,000

ASSISTANT RELATIONSHIP MANAGER

Job Description

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 Functions

- 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 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.



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- Review borrowing base reports and construction draws.
- Work with RM to monitor and collect past due accounts.

Education and Experience Requirements

- 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.

About IFB

Idaho First Bank (IFB) is a full-service state-chartered community bank established in October 2005 and headquartered in McCall, Idaho. Known for its People First, and Community First motto, IFB serves the greater southwest Idaho communities with five additional branches located in New Meadows, Eagle, Ketchum, Nampa, Boise, and a Loan Production Office (LPO) in Bend, Oregon. Idaho First Bank is a member of the FDIC and an Equal Housing Lender. For more information, visit us at www.idahofirstbank.com

Applications and resume should be submitted to HR@idahofirstbank.com

AA/Equal Opportunity Employer