



IDAHO FIRST BANK

PEOPLE FIRST. COMMUNITY FIRST.

Standard Hours

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

Status

Exempt

Reporting To

Area Market Leader

COMMERCIAL RELATIONSHIP MANAGER III

Job Description

The Commercial Relationship Manager III is responsible for soliciting, negotiating, underwriting, and coordinating the closing of complex equipment, SBA, real estate, construction, and business loans in compliance with the Bank's lending policies and procedures.

They develop business checking and deposit relationships with customers and promote business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

The position of Commercial Relationship Officer III assists in attaining established Bank, region, and branch goals through active participation in sales management and officer call programs, and is expected to provide leadership, training, and support to less experienced loan officers and other staff members. Occasionally, they may perform managerial duties in the absence of the Area Market Leader.

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

Essential Functions

- Engages in business development activities and solicitation of new business; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services.
- Interviews prospective applicants and requests specified information related to loan or credit application; corresponds or re-interviews applicants to resolve questions regarding information.
- Performs pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends, including SBA programs.
- Gathers and analyzes all information necessary to approve a financing request; meets with existing or potential customers; visit customer sites; negotiates loan terms and conditions; approves loans within established lending limits or refers and recommends acceptance to the Area Market Leader or Chief Credit Officer.
- Negotiates, underwrites, and processes renewals of credit facilities.
- Approves loan payments, draws from lines of credit, and fund transfers within specified limits.
- Authorizes commitment, engagement, and decline letters.
- Represents the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.



IDAHO FIRST BANK

PEOPLE FIRST. COMMUNITY FIRST.

- Develops and maintains knowledge of financial industry, economy, market conditions, rates, vendors, and competition.
- Represents the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
- Reviews NSF and customer overdraft reports within his or her portfolio; approves or declines such exceptions within established lending limits.
- Provides deposit and loan account ratings.
- Cross sells the Bank's other products and services, referring customers to appropriate staff as indicated.
- Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
- Assists in meeting annual deposit and loan growth goals assigned by senior management; participates in various internal committees assigned by senior management.
- Provides leadership and training to less experienced loan officers and other staff members.
- Assists Senior Management with developing, analyzing, and finalizing complex loan agreements with representatives of large businesses.
- Responds to inquiries or refers inquiries to the appropriate department or person and exhibiting the necessary follow through with customers and/or staff involved.
- Consistently applies superior decision-making techniques pertaining to inquiries, approvals, and requests as they apply to existing policies and procedures, keeping within assigned approval limits and using these instances as learning tools for employee development.
- Processes, solves, and answers complex customer transactions, problems, or inquiries.
- Operates computer terminal or personal computer to process account activity, determine balances and resolves problems within given authority.
- Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
- Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
- Extensive, strong credit and analytical skills.

Education and Experience Requirements

- Bachelor's degree (BA) and/or a minimum of 5 years commercial lending experience or the equivalent experience/training combination. (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.
- Advanced experience, knowledge and training in all lending activities and terminology.
- Advanced knowledge of commercial, construction, real estate loan processing.
- Advanced 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.



IDAHO FIRST BANK

PEOPLE FIRST. COMMUNITY FIRST.

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