



Job Title: Business Banking Leader

Department: Retail

Classification: Exempt

JOB SUMMARY

The Business Banking Leader is responsible for developing new business banking relationships, expanding existing business relationships, and servicing the Bank's business banking customers. Working closely with the Business Banking Specialist, Operations, Retail and Commercial Sales Staff, the Business Banking Leader will act as the subject matter expert for commercial services and sales of deposit accounts.

ESSENTIAL FUNCTIONS:

Essential Duties and Responsibilities include the following. Other duties may be assigned to meet business needs.

- Develop comprehensive understanding of commercial deposit products and services including attributes, delivery, pricing, and servicing.
- Identify and generate new sales leads for both current and prospective customers.
- Prospect and identify target markets for commercial sales.
- Conduct account analyses and cash flow analyses to provide recommendations of appropriate products and pricing for new business customers.
- Identify and recommend product extension opportunities through customer reviews.
- Coordinate and provide account fulfillment for new sales.
- Provide technical support for ACH related customer issues, wire transfers, remote deposit services, positive pay customer issues and other business online related setup and support.
- Interview customers to determine product needs related to electronic payments and deposits for commercial services setups and access.
- Train commercial services customers on new product setups.
- Become an "expert" for deposit product questions related to both commercial and retail products.
- Coordinate, prepare, and present periodic customer reviews of large deposit customers.
- Understand and act as a resource for deposit compliance and be aware of changing compliance requirements.
- Prepare for and provide exam and audit material.
- Manage existing client portfolio risk and perform risk underwriting related to TM services.
- Stay abreast of emerging developments in the banking, treasury management and payments industry.
- Maximize available learning opportunities for personal and professional development.
- Recruit, develop and manage Business Banking Team.

EDUCATION, QUALIFICATIONS & TRAINING:

- Bachelor's degree in related field or 5 years of experience in the financial services industry.
 - Customer service or sales experience.
 - Familiar with and comfortable working with technology.
 - Effective written and verbal presentation skills – ability to communicate effectively with board of directors and regulatory authorities.
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PERFORMANCE EXPECTATIONS:

- Excellent attention to detail, time management and organizational skills as well as verbal and written communication skills.
- Ability to multi-task.
- Must be discreet and trustworthy to hold confidential information.
- Works in unity with people (internal and external).
- Team participant in company functions and community support.
- Strong work ethic.
- Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- Work cooperatively with and maintain effective communication and working relationships with customers, co-workers, and manager.