



POSITION DESCRIPTION

Functional Title: Relationship Manager

Effective: November 2015

Officer Title: See Leveling Guide

Reports to: SVP, Regional/Market President or EVP

Direct Reports to this Position: Banking Assistant, Portfolio Manager

Exemption Status Based on FLSA: Exempt (X) Non-Exempt ()

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

Develop and manage commercial banking relationships to maximize profitability to the bank with minimal risk.

Essential Duties:

Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.

Demonstrate core values and guiding principles as outlined in the Bank's identity statement.

Ensure all activities and work functions comply with company policies and procedures and state/federal laws and regulations.

All Managers are responsible for supporting an equal employment opportunity environment and additionally for taking action to prevent harassment and intimidation in the workplace.

Relationship Management: manage all aspects of current and prospective customer relationships within assigned portfolio:

- Deliver meaningful and sustainable value by anticipating needs and expectations and providing appropriate value-add solutions.
- Ensure each relationship is profitable and represents appropriate risk.
- Balance the outcome for all constituents.
- Ensures the integrity and timeliness of client information, documentation and data across all repositories of the bank, i.e. Horizon, FIS Document Management, CRM, etc.

Credit Management: manage credit risk through origination, documentation and monitoring, retaining ultimate accountability for all aspects of credit risk management.

- For new and renewing loan requests, determine borrower credit-worthiness in accordance with credit policy:
 - Gather and analyze complete and reliable credit and financial data; review performance trends.
 - Evaluate repayment capacity (primary, secondary, tertiary).
 - Identify repayment risks and determine willingness to sponsor credit.
 - Negotiate credit terms and repayment within established guidelines.
 - Prepare quality credit presentations (individually or with one of our bank's underwriting support groups) that anticipate issues and logically support the proposed credit action(s).

- Make timely and accurate decisions within approval limits.
- Communicate credit decisions to loan applicants; initiate written notification of adverse action as required.
- Properly document loan transactions:
 - Review to ensure final executed loan documents accurately reflect credit approval terms, perfect the Bank's security position and protect the Bank's rights and remedies.
 - Review loan documents with customers, explaining rates, terms and requirements.
 - Obtain appropriate signatures and initiate disbursement of loan proceeds.
- Conduct routine review and administration of loans:
 - Ensure timely receipt and review of required financial reporting.
 - Identify and act on deteriorating financial trends and/or financial covenant defaults, including timely and appropriate credit action regarding risk ratings and/or covenant violations/defaults.
 - Conduct timely site visits and field inspections of collateral.
 - Closely monitor deteriorating loan situations; manage credit to minimize loss. Handle follow-up and collection of delinquent and problem loans.
- Manages enterprise risk for products and services, including depository services such as RDC and cash management products such as ACH, as well as fraudulent activity.

Business Development: consistently develop new sources of revenue for the bank.

- Maintain expert knowledge of commercial banking products and services, as well as industries or target markets served.
- Maintain a deep pipeline of targeted prospects and an active and adequate pipeline of new business opportunities:
 - Call on assigned target markets to obtain new business.
 - Solicit referrals from existing customers and professional groups (CPA firms, attorneys, insurance companies).
 - Qualify target prospects for: a) credit/financial capacity; b) access to and relationship with decision makers; and c) organizational fit (adequate profit potential; ability to meet needs).
 - Meet assigned business development goals with a balanced mix of new and expanded existing relationships.
- Provide existing and prospective customers with appropriate financial services:
 - Ensure product penetration for loans, deposits, fees and non-credit products and services by engaging our bank's product partners.
 - Review existing and prospective relationships for product penetration opportunities; issue proposals as appropriate.
 - Identify and refer business opportunities to internal product partners and other target market business lines.
- Drive community visibility and involvement through active and strategic relationships with centers of influence and organizations.

Personal Development: actively manage career and continuous improvement.

- Takes ownership of personal development.
- Participate in company-sponsored training.

Other

- Supports strategic plan and company initiatives.
- May manage banking assistants, directing workflow and providing feedback.

Non-Essential Duties: Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

See Leveling Guide

Preferred Qualifications:

- 4-year college degree or equivalent in business management, finance, accounting or equivalent.
- Proven success in relationship management and business development.
- Formal C& I credit underwriting training (or commensurate experience, in the hiring manager's sole discretion).
- Knowledge of business and applicable contract law.
- In-depth knowledge of bank products and services.
- Familiarity with credit policies, laws and regulations relating to commercial lending.
- Displays personal confidence.
- Ability to build personal credibility with credit approval authorities.
- Significant accounting and finance knowledge.
- Excellent analytical and problem solving skills.
- Demonstrated ability to critically think, formulate and support credit decisions, and logically defend positions.
- Demonstrated ability to negotiate on behalf of the Bank and the borrower while appropriately balancing risk and shareholder value.
- Ability to work in a team environment and demonstrate flexibility as business dictates.
- Proven ability to communicate verbally and in-writing with internal/external constituents.
- Ability and willingness to investigate, resolve and recommend process improvement opportunities.
- Computer skills including Microsoft Word and Excel.

Types of Decisions: This individual will have the ability to make recommendation regarding entering into business relationships with new and existing customers.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers. Additionally, errors may cause significant financial loss to the organization.

Contact with Others: Unlimited contact with customers and employees both in person and on the telephone. Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Physical Requirements: 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. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to sit for extended periods of time working on computer.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Guide

	Relationship Manager 1	Relationship Manager 2	Relationship Manager 3
Officer Title	AVP	AVP/VP	VP/SVP
Scope/Complexity of Work	Handles basic or routine relationships (credits, deposits, and fee based products/services) that require less complex analysis. Developing relationship management skills. Limited track record in business development. Developing enterprise risk management skills.	Relationships (credits, deposits, fee based products/services) require moderate analysis. Adequate relationship management skills. Developing solid track record in business development; consistently achieves average goals. Adequate enterprise risk management skills.	Relationships (credits, deposits, fee based products/services) require moderate to complex analysis. Strong relationship management skills. Solid track record in business development; consistently achieves stretch goals. Strong enterprise risk management skills.
Knowledge	General knowledge of assigned function; sound technical skills; general knowledge of bank policies and procedures, laws and regulations, and compliance.	Thorough knowledge of assigned functions; strong technical skills, thorough knowledge of bank policies and procedures, laws and regulations, and compliance.	Comprehensive to expert level of knowledge of assigned function; exceptional technical skills, expert level knowledge of bank policies and procedures, laws and regulations, and compliance
Directing Others	Typically is not responsible for directing others.	May be responsible for assisting other less experienced Relationship Managers.	May have direct reports. Responsible for assigning tasks, training and mentoring, answering difficult questions, supports less experienced Relationship Managers.
Minimum Experience relating directly to position being performed	2-5 years experience in commercial banking, preferably as a lender or credit analyst with basic familiarity with treasury management services	5-10 years experience in commercial banking as a lender with basic familiarity with treasury management services	More than 10 years experience as relationship manager with advanced understanding of treasury management services
Education Level	College degree in Business, Finance, Economics or equivalent experience, some post college coursework specific to Business and/or Banking	College degree in Business, Finance, Economics or equivalent experience some post college coursework specific to Banking and/or Lending experience,	College degree in Business, Finance, Economics or equivalent experience, extensive post college coursework specific to Banking, Business and//or Lending

	Relationship Manager 4	Relationship Manager 5
Officer Title	VP/SVP/Market President	SVP/Market President
Scope/Complexity of Work	Relationships (credits, deposits, fee based products/services) require moderate to complex analysis. Strong relationship management skills. Solid track record in business development; consistently achieves and occasionally exceeds stretch goals. Enterprise risk management a strength.	Relationships (credits, deposits, fee based products/services) require moderate to complex analysis. Strong relationship management skills. Solid track record in business development; consistently achieves and frequently exceeds stretch goals. Enterprise risk management a strength.
Knowledge	Comprehensive to expert level of knowledge of assigned function; exceptional technical skills, expert level knowledge of bank policies and procedures, laws and regulations, and compliance.	Expert level of knowledge of assigned function; exceptional technical skills, expert level knowledge of bank policies and procedures, laws and regulations, and compliance.
Directing Others	May have direct reports. Responsible for assigning tasks, training and mentoring, answering difficult questions, supports less experienced Relationship Managers.	May have direct reports. Responsible for assigning tasks, training and mentoring, answering difficult questions, supports less experienced Relationship Managers.
Minimum Experience relating directly to position being performed	More than 15 years experience as lender, post college coursework specific to credit analysis and lending; with advanced understanding of treasury management services	More than 20 years experience as lender, extensive post college coursework specific to credit analysis and lending; with advanced understanding of treasury management services
Education Level	College degree in Business, Finance, Economics or equivalent experience, extensive post college coursework specific to Banking, Business and//or Lending	College degree in Business, Finance, Economics or equivalent experience, extensive post college coursework specific to Banking, Business and//or Lending