POSITION DESCRIPTION

Functional Title: Private Banking Relationship Manager
Effective: September 2011 **Reviewed:** September 2012
Reports to: Private Banking Manager
Direct Reports to this Position: none
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.

Essential Duties:

Employees are held accountable for all duties of the job.

1. Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
2. Ensures that all activities and work functions comply with compliance requirements as defined in company polices and procedures and state/federal laws and regulations.
3. Responsible for developing new and managing existing high net worth clients/accounts in order to maximize banking sales, to develop prospect relationships, and to enhance/grow/retain client relationships.
4. Responsible for attainment of sales and financial goals including deposits, loans, trust, investment management, and fee-based products and the operating income attendant to these sales.
5. Works closely with other departments for developing and broadening client business relationships with the Bank.
6. Handles the most complex and sensitive borrowings and relationships.
7. Works with Private Banking Manager to ensure profitability/production goals are met.

Non-Essential Duties:

Performs other duties as assigned.

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

1. Strong marketing and business development skills.
2. Minimum 5+ years experience in banking, preferably in a commercial credit environment handling high-end credit relations.
3. In-depth understanding of the needs of the high net worth clients.
4. Excellent commercial credit and investment management skills.
5. Deep understanding of affluent market.
6. Excellent presentation and writing skills.
7. Undergraduate degree required; advanced degree preferred.
8. Formal Credit Training or equivalent work experience required.

Types of Decisions: This position performs the job with infrequent consultation with superiors; is often asked to make appropriate exceptions to established policies and procedures. Decision-making includes proactively determining new processes or systems that will be more efficient and/or save

money, as well as reacting to errors discovered to resolve the immediate issue and also to ensure a similar error is not made.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, regulatory authorities, employee morale and turnover of staff.

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 lift 25 lbs
- Ability to sit for 4-5 hours due to numerous customer service duties
- Ability to stand for 4-5 hours due to numerous teller related duties

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.