Job Description

Job Title: Commercial Relationship Manager | Job Code: 512
FLSA Status : ___X Exempt ___ Non-Exempt
EEO Job Category: 1 | Reports to: SVP of Commercial Lending
Job Grade: 21 | Revision Date: 2026

Summary: The position of Commercial Relationship Manager's primary responsibility is to be involved in both the comprehensive management of existing commercial relationships as well as solicit new business opportunities with assigned customers and targeted prospects to contribute to the bank's success in reaching sales goals.

Essential Functions:

- **Portfolio Management:** Nurture existing client accounts to maximize profitability, deepen relationships, and retain business. Experience in loan grading systems with ability to effectively monitor loan relationships of various risk ratings.
- **Business Development:** Prospect for new corporate clients through cold calling, networking, and external business development functions.
- **Credit Analysis & Underwriting:** Analyze corporate financial statements, structure complex loan packages, and present deals to credit committees for approval.
- **Cross-Selling:** Advise business owners on tailored financial solutions, including cash management and corporate lending.
- **Risk Management:** Ensure all accounts comply with banking regulations, Know Your Customer requirements, and internal credit policies.

Additional Responsibilities:

- Ensuring compliance in BSA, OFCA, Privacy, Information Security, and all other regulations as applicable to the position. Failure to ensure compliance can result in Civil and Criminal Penalties, as well as corrective actions up to and including termination.
- Staying knowledgeable about the bank's products and services and looking for opportunities to make recommendations to customers based on need.
- Fostering the spirit of teamwork in supporting the bank's goals and mission statement.
- Responsible for opening and closing of office along with officer Saturday rotation
- Additional duties as assigned.

Required Education, Experience, and Skills:

- Bachelor's degree in business, finance, accounting, or economics.
- Requires 2-5 years of commercial banking, corporate lending, or credit analysis experience.
- Completion of a formal bank credit training program is highly preferred.
- Strong financial acumen, negotiation tactics, and the ability to interpret market trends.
- Graduate School of Banking Programs or similar two-to-three-year banking programs preferred.
- Experienced in the use of Microsoft Applications and other computer applications.
- Strong knowledge of full range of commercial products, credit policies, procedures, and terminology.
- Strong time management skills, with ability to appropriately prioritize calling activities and strategies.
- Goal oriented with well-developed sales skills.
- Strong strategic, analytical, and problem-solving skills.
- Experienced at structuring credit requests.
- Motivated and organized self-starter with strong attention to detail and the ability to manage multiple priorities.
- Inquisitive, agile and strong team player with excellent written, verbal and interpersonal communication skills.
- Ability to remain adaptable and resilient to all situations with an optimistic outlook and cast a positive shadow that is aligned with our culture and core values.
- Current satisfactory registration of the NMLS registry.

Working Environment: Professional Office Environment, travel to client offices, attorney offices and/or properties. Flexibility to meet customers at all times of the day and week for appointments.

EOE/M/F/Vet/Dis