



Relationship Manager

Overview:

Proposes, initiates and oversees all loan and deposit programs provided by the company; assures that lending and deposit activities of the company meet the needs of the customers. Ensures compliance with all organizational policy and regulatory requirements and administers them to minimize risk to the organization. Click [here](#) to apply now!

Major Duties and Responsibilities

Key Result Areas:

1. Meet or exceed all company and personal production volumes and goals for loans, deposits, and fees.
2. Meet or exceed all pricing and fee income goals
3. Meet or exceed all credit quality and other underwriting criteria
4. Maintain an open, active and aggressive new loan and deposit referral pipeline

Aggressive new business development activities:

1. Network with other professionals
2. Schedule cold calls with customers and prospects
3. Maintain community involvement with support and engagement
4. Cross sell core deposit products on an ongoing basis
5. Work prospect lists
6. Attend sales meetings
7. Coach others and/or participate in joint customer calls

Credit quality and underwriting:

1. Perform annual credit reviews
2. Participate in internal and external product and Industry training



3. Aggressively maintain targeted past-due percentages with calls, letters and appropriate follow up
4. Continuously monitor & implement current loan guidelines and thresholds

Loan structure/pricing activities, Including:

1. Proactive, offensive knowledge of what the competition is offering
2. Continuous monitoring and forecasting of fee goals and budgets
3. Respond to customer requests/opportunities timely and with appropriate product offerings and solutions
4. Demonstrate initiative and follow through on goals and objectives.

Loan and Deposit Production:

1. Ongoing engagement with loan and deposit sales team to produce new relationships
2. Continuous interface with senior management on spread and margin necessities
3. Review Bank financial reports via Bankers Dashboard
4. Prepare and present loans for consideration/approval at Loan Committee meetings
5. Secure proper authorization on variances

Knowledge & Skills:

Experience

Five to ten years of similar or related experience, including time spent in preparatory positions.

Has experience interpreting lending policies and procedures, including State and Federal lending regulations as well as underwriting guidelines. Is an experienced negotiator. Has experience originating loan policies. 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. Mastered knowledge of commercial, construction, real estate and consumer loan processing and loan operations.



Education/Certifications/Licenses

A college degree.

Interpersonal Skills

The ability to motivate or influence senior level personnel, internally or externally, is a key component of the job, requiring a significant level of expertise, credibility, influence and trust. Proficiency in developing and delivering material presentations on complex topics can be important to fulfilling the responsibilities of the position. The inability to communicate at this level would disqualify the individual from being able to fulfill their job responsibilities. Is able to evaluate and train others as required.

Other Skills

Has a general understanding of loan participations, purchase agreements, and secondary market Investment programs. Equipment/products used, but not limited to: personal computer, lap top computer, copier, telephone, facsimile, voice mail, printer, MS Word, Excel, Outlook.

ADA Requirements

Physical Requirements

Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours or travel off site whenever required or requested by management. Must be capable of regular, reliable and timely attendance.

Working Conditions

Must be able to routinely perform work indoors in climate-controlled shared work area with minimal noise.

Mental and/or Emotional Requirements

Must be able to perform job functions independently or with limited supervision and work effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to complete basic mathematical calculations, spell accurately, and understand computer basics. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple,

BankSouth

simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.

BankSouth is an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, age, sexual orientation, gender identity, disability, or veteran status.

Click [here](#) to apply now!