

Relationship Manager

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Summary

Identify, solicit, develop, manage, service, and expand business relationships in an assigned market. Offer a full range of loan, deposit, and other non-credit services to existing and prospective business clients by performing the following duties:

Essential Duties, Responsibilities & Accountabilities

Lenders will be measured in the following categories:

- 1) Business Development
- 2) Relationship Management (Including Portfolio Profitability)
- 3) Portfolio Credit Quality
- 4) Exceptions according to goals
- 5) Cross-Selling according to goals
- 6) Work with assigned Product Partners to develop clients

- A general understanding of major technical aspects of lending, and has a clear understanding of the basics of credit and finance.
- Fully monitor loans to ensure complete conformity with terms and to ascertain any developing trends.
- Aggressively call on potential and existing clients to maintain productivity and profitability in lending and non-lending relationships; successfully execute the sales process.
- Support the bank's strong relationship banking culture through on-going customer contact, written call reports, quality customer service and superior product knowledge.
- Monitor, maintain, and update sales activity, pipeline, and other pertinent information using the Bank's contact management system.
- Keep abreast of changing business and economic developments which impact the loan portfolio, its profitability, and banking in general.
- Ensure banking relationships are fully developed, including specific efforts to serve the banking needs of the clients' owners/management by working with appropriate Product Partner and Bank Management.
- Identify and market non-credit services by working with Product Partners/Bank Management (as appropriate) in sales meetings, client and prospect calls, and developing and delivery of custom solutions.
- Represent the bank in the community by actively participating in civic affairs and local and professional organizations to identify and develop new clients and enhance the Bank's image.
- Interview credit applicant to develop information concerning their businesses, needs, desires, abilities, and earnings to determine whether a loan may be an acceptable risk.

- Collect due diligence documents, write view memos and facilitate the underwriting of the loan opportunities through the appropriate underwriting channels.
 - Correspond with or interview applicant or creditors to resolve questions regarding application information.
 - Follow current loan and credit lines to ensure complete compliance with terms.
 - Assure timely loan closing and funding activities.
 - Effectively work towards resolving all delinquencies and keeping exceptions to a minimum.
 - Responsible for completing all training courses required by the Bank.
 - Comply with all the Bank's compliance requirements including Bank Secrecy Act, OFAC and USA PATRIOT Act.
- *May require travel.

Skills & Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

- Excellent relationship building and interpersonal skills.
- Attention to details and excellent organizational skills.
- Ability to collect and research data; use intuition and experience to complement data.
- Ability to manage difficult or emotional customer situations; respond promptly to customer needs; solicit customer feedback to improve service; responds to requests for service and assistance; meet commitments.
- Strong oral and written communication skills: write clearly and informatively; edit work for spelling and grammar; vary writing style to meet needs; present numerical data effectively; able to read and interpret written information.
- Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.
- Proficiency with PC software including Microsoft Excel.

Qualifications

- Bachelor's degree from a four-year college or university
- Minimum 10 years related banking/business lending experience and/or training; or equivalent combination of education and experience.

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