



JOB POSTING NOTICE

All applications will be reviewed and selected for posted positions without regard to race, color, religion, national origin, sex, age, marital status, or disability.

Job Posting #	Position/Status/Grade	Location
10-022	Business Relationship Officer I, II or Sr. Business Relationship Officer Full-time/Exempt Grades 20-1, 21-1, 22-1 (DOE)	N CA Business Banking Center, Redding, CA

Summary:

This position handles a portfolio of moderate to complex commercial loans. Originates commercial, consumer, small business and real estate loans. Develops and maintains customer relations; aggressively participates in business development by making personal calls on customers (current and prospective) and other interested parties. Actively cross-sells services in a professional manner.

Relationships:

Reports to: Regional Administrator

Contacts: Loan Support Staff, other Loan Officers and Administrative Officers

Duties and Responsibilities:

- Focus on the customer and provide quality customer service
- Maintain an active prospect list
- Interviews applicants and recommends approval of customer applications for commercial loans
- Analyzes applicant financial status and credit to determine credit decision
- Approves loan within established limits
- Verifies loan agreements are complete and accurate according to Bank policy
- Portfolio management
- Loan follow-up
- Participate in business development by making personal calls on customers, current and prospective
- Provides excellent customer service
- Represents the Bank by visibility and involvement in the community
- Performs other duties as assigned

Position Qualifications:

- **Business Relationship Officer I** – 1 to 3 years prior lending experience (commercial, small business and commercial real estate a plus)
- **Business Relationship Officer II** – 3 to 6 years prior lending experience (commercial, small business and commercial real estate a preferred)
- **Senior Business Relationship Officer** – 6 or more years prior lending experience (commercial, small business and commercial real estate required)
- A high level of interpersonal skills to conduct productive interview sessions with loan applicants and solicit new business from current and prospective customers
- Thorough understanding of the requirements and features of the loan programs offered by the bank to provide related information to applicants
- Analytical ability to conduct an analysis of the applicants' credit status and recommend alternatives
- Excellent oral/written communication skills and analytical skills
- Excellent organizational skills, detail orientation and ability to work with minimal supervision
- Ability to function in a team environment and be a team player.
- Knowledge of and ability to discuss the bank's CRA Program and be involved in CRA-supporting activities.
- Maintain a current knowledge of and process work in accordance with Bank policies and procedures.
- Specifically adhere to the Bank's CIP, BSA and related securities procedures.
- Complete required Compliance training within established time frames.

