

Position Title: Business Banking Officer
Department: Business Banking
Reports To: Business Banking Manager
Classification: Exempt
Revised: March 1, 2005

Mission:

Under the direction of the Business Banking Manager, the Business Banking officer will develop and manage agricultural and commercial accounts which meet established lending requirements and which provide profitability to the bank with an acceptable risk to MNB. Additionally, the Business Banking officer will be responsible to sell additional bank products. The Business Banking officer will work with and provide direction to the Business Banking staff as necessary to facilitate timely processing, closing, servicing, and documentation of the business banking accounts. The officer will provide service to the customer in such a way to meet or exceed customer expectations.

Accountabilities:

- 1) Customer Service and Relationship Management:
 - A: Generates commercial and agricultural loan applications. Ensures that interviews with customers are conducted appropriately. Collect and analyze financial and related data to determine the creditworthiness of the applicant and the merit of the request.
 - B: Approves loans within credit authority. Submits loans outside of authority to the appropriate committee for approval.
 - C: Establish and negotiate the terms under which credit will be extended, including the costs, repayment method and collateral requirements, within loan policy.
 - D: Offers recommendations and actions to improve loan strategies when necessary.
 - E: Develop new business by identifying and contacting prospects and enhancing relationships with existing customers.
 - F: Cross-sell other bank, insurance and investment services.
- 2) Loan Administration
 - A: Administer credit within the general and specific guidelines of the Bank's Loan Policy.

- B: Collect and analyze financial information that reflects the creditworthiness of the customer and the merits of the loan being requested.
- C: Prepare and present loan presentations to the appropriate loan committee when loan requests are outside of officer credit authority.
- D: Responsible for making sure all underwriting and loan documentation meet the Bank's Loan Policy and all regulatory requirements applicable to department operations, as well as the exercise of sound credit decisions.
- E: Monitor loan repayment activities and take necessary action to collect past due accounts.

3) Department Responsibilities

- A: Provide leadership and direction to Business Banking Specialists and other department employees.
- B: Serve as a member of the Loan and Directors Loan Committees.
- C: Monitor interest rates of other lending institutions. Make recommendations in regards to interest rates which will allow the bank to remain competitive and profitable.
- D: Work with department and Marketing Officer on Business Banking marketing programs.
- E: Provide backup for other Business Banking Officers.
- F: Other duties as assigned by management.

4) Organization Responsibilities

- A: Work with, assist, support, institute and uphold decisions made by bank management.
- B: Support and provide feedback on changes in organization structure to accomplish objectives developed by management.
- C: Help develop and activate new work procedures and systems to accomplish planning and bank development objectives.
- D: Will have extensive contact with customers and the public and will conduct oneself and relationships in a manner that will enhance the overall marketing effort and image of the bank.

- E: Participate in special bank wide activities.
- F: Will be called upon to participate with community organizations and projects.

Required Education and Skills:

1. Education:

Prefer a four year degree in business administration or related field, or 5 to 7 years experience in related field.
2. Analysis:

Must be able to understand numbers and use those skills as they pertain to the loan underwriting process.
3. Team Player:

Must consider themselves as part of a department team and a larger bank team. This teamwork extends to all bank staff.
4. Oral/Written communication skills:

Must be able to communicate thoughts clearly, both orally and written. Must be able to communicate throughout the organization and to all levels of staff.
5. Sales:

Must understand the concepts of sales as it pertains to selling financial service products. Must be able to cross sell customers that have come into the bank for products and services. Must be able to develop sales programs which will result in additional product sales.
6. Change management:

Must embrace change. Must see change as opportunity. Must be willing to express and support management's ideas to affected staff.
7. Knowledge of Bank Loan Policy and applicable lending regulations.
8. Must have the capacity to work under stress and handle difficult situations.