

**SUMMITBANK**

**TITLE:** Business Client Advisor  
**REPORTS TO:** Central Oregon Market President  
**FLSA:** Exempt  
**CATEGORY:** Full Time  
**SHIFT:** Monday – Friday 8:30am – 5:30pm

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**SUMMARY**

The Business Client Advisor reports to the Central Oregon Market President and is responsible for relationship management and development, as well as the generation of loan and deposit activity. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to banking.

**ESSENTIAL DUTIES**

1. Provides exceptional customer service to internal and external clients.
2. Ensures proper underwriting and documentation of loans. Completes and approves credits in conformance with Loan Policy and within authorized limits and with satisfactory turn around times on all credit requests.
3. Responsible for ongoing monitoring of credit quality of personal loan portfolio. Performs analysis of credit reports, business and personal tax returns, financial statements, cash flows, and pricing analysis. Independently researches and analyzes borrower company and industry data.
4. Ensures clients are provided with safe and sound, cost effective and efficient services and products to help them reach their financial objectives. Offers creative solutions to meet the borrowing needs of our clients.
5. Manages relationships with existing clients to ensure satisfaction and retention.
6. Develops new lending and deposit relationships to ensure growth of the Bank.
7. Develops referral sources for additional business.
8. Proactively notifies clients of upcoming loan maturities, renewals, rate adjustments and other loan events, ensuring receipt of all necessary documentation to complete renewals in a timely manner.

**SECONDARY DUTIES**

1. Participates in Board Loan Committee meetings where appropriate.
2. Provides direct and indirect customer service by giving advice and answers for a variety of basic to complex questions to clients and to colleagues. Refers inquiries to the appropriate department or person, exhibiting the necessary follow through with clients and/or colleagues involved.
3. Ensures all related paper file systems are maintained so that necessary documents can be found easily, and documentation is consistent and complete.
4. Assumes responsibility for various department functions in the absence of colleagues or in overload situations.

**GENERAL**

1. Provides excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others;

**working ethically and with integrity; upholding organizational values; and, accepting responsibility for own actions.**

- 2. Follows policies and procedures; completes administrative tasks correctly and on time; contributes to the overall profitability of the Bank through cost controls and expense monitoring.**
- 3. Applies good judgment in decision making and sees beyond immediate assignments and acts on opportunities and problem areas.**
- 4. Performs position safely and reports potentially unsafe conditions.**
- 5. Works according to established schedules, arriving on time and with a positive attitude.**
- 6. Completes assigned Compliance Training.**
- 7. Any other duties as defined by management.**

#### **QUALIFICATIONS AND DEMONSTRATED ABILITIES**

**These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.**

- 1. Bachelor degree in finance, accounting, business administration or related field; or equivalent combination of education and experience. Work related experience should consist of at least three (3) year's experience in a commercial lending capacity. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to finance, accounting or business.**
- 2. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, write reports, correspondence and procedures, speak clearly to clients, colleagues, directors, and shareholders.**
- 3. Ability to read, analyze and interpret business periodicals, professional journals and technical procedures.**
- 4. Intermediate computer operation skills; email, keyboarding, spreadsheet and specialty software programs to meet production needs of the position.**
- 5. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.**
- 6. Excellent organizational and time management skills.**
- 7. Ability to work with no supervision while performing duties and to handle confidential information with discretion.**

#### **PHYSICAL REQUIREMENTS**

- 1. Ability to sit and/or stand for extended periods of time.**
- 2. Occasional walking to assist or meet with clients and staff at various locations within the Bank.**
- 3. Continuous clarity of vision at 20 inches or less for normal processing of work.**
- 4. Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as typing, writing, and maintaining files.**
- 5. Occasional use of arms such as pushing/pulling to open and close drawers and cabinets.**
- 6. Occasional bending and/or reaching for supplies, etc. on both low and high shelves.**

#### **ACKNOWLEDGEMENT**

