



TITLE: Senior Vice President, Eugene/Springfield Commercial Banking Team Leader
REPORTS TO: President and CEO
FLSA: Exempt
CATEGORY: Full Time
SHIFT: Monday – Friday 8:30am – 5:30pm

SUMMARY

The Eugene/ Springfield Commercial Lending Team Leader reports directly to the President and CEO, and is generally responsible for the growth and management of the Eugene/Springfield banking teams. The Team Leader performs direct supervisory duties of loan generation staff. 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 employment and banking.

Lending Management and Business Development

1. Oversees all business development areas in lending and deposit treasury management products and services, ensuring clients are provided with safe and sound, cost effective and efficient services and products to help them reach their financial objectives.
2. The Team Leader approves loans within the authority established by Loan Policy.
3. The Team Leader participates at the Board Loan Committee and is responsible for presenting loans with loan advisors as they become before committee.
4. Oversees and is responsible for the Bank's loan growth and calling efforts for new lending relationships. The Team Leader is responsible for the stewardship and maintenance of existing significant and profitable relationships. The Team Leader recommends tactics in strategic plan to obtain Bank's loan growth and other loan related targets.
5. Understands the local credit market and competitors and shares information with other colleagues and Executive Committee and Board.
6. Manages relationships with high profile clients to ensure satisfaction and retention. Develops and prepares strategies to increase business with existing and prospective clients. Works with members of the Board of Directors to identify and connect with potential clients.
7. Completes relevant quarterly lending reports for presentation to the Executive Committee and the Board.
8. Evaluates and recommends competitive lending products that are desired by our clients and are in line with Summit's strategic and financial goals and objectives.
9. Works with President & CEO to review and adjust pricing guidelines. Monitors loan approvals for compliance with guidelines.

Lending

1. Ensures proper underwriting and documentation of loans. Completes and approves credits in conformance with Loan Policy and within authorized limits and with satisfactory turnaround times on all credit requests.
2. 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.
3. 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.

4. Manages relationships with existing clients to ensure satisfaction and retention. Develops new lending and deposit relationships to ensure growth of the bank. Develops referral sources for additional business.
5. 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.

Supervisory/ Personnel Management

The position of Commercial Banking Team Leader could be responsible for the direct supervision of six (6) or more employee(s), and carries out supervisory responsibilities in accordance with the Bank's policies and applicable laws, ensuring adherence to the Bank's EEO Policy Statement.

1. Reinforces the application of superior customer service by example along with appropriate follow through with involved clients, shareholders and employees.
2. Oversees activities of assigned personnel by supervising daily activities, effective delegation of assignments, developing work schedules and providing or arranging necessary training with human resources.
3. Plays a positive role in the development and growth of assigned staff through excellent communication skills, both verbal and written, along with strong delegation skills assuring a highly cross trained staff.
4. Ensures that direct reports have the skills, training and resources required to provide high level customer service to clients, shareholders and staff.
5. Performs personnel actions including interviewing, performance appraisals, establishment of individual goals/objectives, and disciplinary actions in a timely fashion and in accordance with all applicable laws and regulations.
6. Demonstrates knowledge of and adherence to the Bank's employment related policies; shows respect and sensitivity for cultural differences; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
7. Promotes and leads office environment that is professional, collegial, fun, high performing and consistent with Summit's Mission, Vision, and Values.

SECONDARY DUTIES

1. Completes assigned Compliance Training.
2. Maintains all related paper file systems so that necessary documents can be found easily, and documentation is consistent and complete.
3. Assumes responsibility for various department functions in the absence of colleagues or in overload situations.
4. Participates in various internal committees assigned.

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. Any other duties as defined.

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. Minimum of a Bachelor degree in finance, accounting, business administration or related field; and fifteen (15) years of related experience. Work related experience should consist of finance, accounting or business management. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to finance, accounting or business.
2. Ability to recruit qualified Business Client Advisors to develop team.
3. Ability to read, analyze and interpret business periodicals, professional journals and technical procedures.
4. Excellent organizational and time management skills, with the ability to provide leadership, supervision and training employees using positive supervisory techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.
5. Intermediate skills in computer terminal and personal computer operation; word processing, spreadsheet and specialty software programs. Intermediate typing skills to meet production needs of the position.
6. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, write reports, correspondence and procedures, speak clearly to clients, employees, directors and shareholders.
7. Thorough understanding of management procedures; ability to plan department and Bank activities (setting objectives, developing strategies, budgeting, and developing policies and procedures); initiative to organize various functions necessary to accomplish department or Bank activities; effectively colleagues department (determining FTE needs, selecting, training and developing employees); directing colleagues towards the desired objectives (delegating, motivating, resolving problems); controlling the function (developing performance standards, measuring results, taking corrective action and rewarding colleagues as appropriate).
8. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
9. Ability to work with no supervision while performing duties.

PHYSICAL REQUIREMENTS

1. Ability to sit and/or stand for extended periods of time.
2. Occasional walking to assist or meet with clients and colleagues 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 Commercial Lending Team Leaderse drawers and cabinets.
6. Occasional bending and/or reaching for supplies, etc. on both low and high shelves.

ACKNOWLEDGEMENT

I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Summit Bank's at-will employment relationship with me.

Employee Signature

Date