



Flatirons Bank

Position Description

VP/Relationship Manager (Commercial Banker)

Company

Flatirons Bank is a locally-owned independent bank based in Boulder, Colorado, whose staff has extensive experience in the banking industry with capabilities to advise local clients, offering an array of customized banking services that meet the needs of businesses and personal clientele. These services include: personal and commercial loans, checking, savings, money market, treasury management, CDs, IRAs, and online personal banking services. Flatirons Bank takes pride in developing personal relationships with its clients while maintaining the highest level of professional service.

Flatirons Bank not only provides personalized banking services for its clientele, but its staff also personally contributes to making a difference in the Boulder County community. In recent years, the bank's employees donated more than 1,000 volunteer hours to a variety of nonprofit associations in the Boulder County community. Flatirons Bank is also working to advance environmentally conscious initiatives. Flatirons Bank's Boulder branch is the first in the county to achieve LEED Gold certification. The bank opened its branch in Longmont, CO, in April, 2010.

The position of Senior Banker/ Relationship Manager plays a critical role for the Bank. With responsibility for developing relationships with companies throughout Boulder County, the VP/ Senior Relationship Manager will be one of the key faces of the Bank.

Position VP/Relationship Manager (Commercial Banker)

Location Longmont, CO

Reporting The position will report to the President, Kyle Heckman

The VP/Relationship Manager is an Officer of the Bank with responsibilities for soliciting, negotiating, underwriting and coordinating the closing of complex consumer, residential, equipment, SBA, commercial building and business loans in compliance with the Bank's lending policies and procedures. He or she will develop business checking and deposit relationships with customers; and promote business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position of VP/Relationship Manager assists in attaining agreed upon Bank goals through active participation in sales management and officer call programs, and is expected to provide leadership, training and support to less experienced loan officers and other staff members.

Specific Responsibilities will include:

- Engages in business development activities and solicitation of new business (Commercial) with an active involvement in instilling and maintaining a positive sales environment through education of the Bank's products and services.
- Negotiates, underwrites and processes renewals of credit facilities.
- Provides loan account risk ratings.
- Approves loan payments, draws from lines of credit, and fund transfers within specified limits.
- Assists senior management with developing, analyzing and finalizing complex loan agreements as needed.
- Interviews prospective applicants and requests specified information related to loan or credit application; corresponds or re-interviews applicants to resolve questions regarding application information.
- Performs pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Gathers and analyzes all information necessary to present a financing request to senior management or Loan Committee for approval; meets with existing or potential customers; visiting businesses of borrowers; negotiates loan terms and conditions; approves loans within established lending limits or refers and recommends acceptance to the President and / or Loan Committee.
- Coordinates processing of approved loans; ensures loans are processed according to agreement, customer needs and conform to Bank lending policies; obtains sufficient information and/or documentation from customers; solves problems relative to processing and servicing of loans within his or her portfolio; approves loan disbursements in accordance with agreements.
- Ensures that credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved.
- Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
- Consistently applies good decision making techniques pertaining to inquiries, approvals, requests as they apply to existing policies and procedures, keeping within assigned approval limits.
- Develops and maintains knowledge of financial industry, economy, market conditions (both nationally as well as within Boulder County), rates, vendors and competition.
- Represents the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business; assists the Bank in establishing and maintaining market position in the financing arena.
- Reviews NSF and overdraft reports for customers assigned within his or her portfolio; approves or declines such exceptions within established lending limits.
- Cross-sells the Bank's other products and services (primarily deposit and treasury management products), referring customers to appropriate staff as indicated.
- Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
- Assists in meeting annual deposit and loan growth goals assigned by senior management; participates in various internal committees assigned by senior management.
- Provides general oversight on other risk management related matters that may arise in bank's daily operations.
- Assists in providing scheduled and unscheduled officer coverage of bank's locations as may be required.

Ideal Candidate Profile

- 8 to 10 years experience consisting of a proven successful track record in financial analyzing or lending background (Commercial Banking.)
- Advanced experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Advanced experience, knowledge and training in all lending activities and terminology (with an emphasis on Commercial/Business banking.)
- Advanced knowledge of commercial, construction, real estate and consumer loan processing.
- Advanced knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
- Proven track record of success in developing, analyzing and finalizing complex loan agreements.
- Performs pre-qualification assessment and analysis of financial condition and risk of financing requests within framework of Bank credit culture and current economic and industry trends.
- Ability to develop marketing and business development skills with customers.
- Ability to lead less experienced loan officers and other staff members as assigned.
- Strong skills in personal computer operation, mainframe computer system, and word processing and spreadsheet software.
- Strong math skills; calculate interest, proportions, and percentages; balance amounts; locate routine mathematical errors, compute rate, ration and percent, including the drafting and interpretation of bar graphs.
- Previous community banking experience a plus.

Compensation

Compensation will be competitive and commensurate with experience, and will include an attractive base salary, annual bonus opportunity, and comprehensive benefits package.

Education

B.S. degree in Finance or Accounting is required. An advanced degree is preferred.

Websites

www.flatironsbank.com

Contact

jobs@flatironsbank.com