

Job Description

Position Title:	Member Business Relationship Manager
Reports To:	VP of Commercial Services
FLSA:	Exempt

Primary Purpose:

Responsible for the ongoing service needs of the commercial, consumer, and CUSO accounts. Responsible for obtaining new business thru commercial, consumer and thru CUSO services. Responsible for the monitoring of our products and services offered per account. Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Provide input to the VP-Lending on potential new products and/or trends in the industry. Prepare or coordinate documentation and forms.

Duties and Responsibilities:

- ◆ Provides guidance and expertise in the following areas:
 - Participate in PRIMETRUST Federal Credit Union long & short term strategic planning.
 - Reinforce understanding of PRIMETRUST Federal Credit Union products and services and the advantages of each.
 - Continual monitoring of member/business relationships.
 - Analyze member/business relationships to optimize the products and services that PRIMETRUST offers.
 - Analysis of business portfolios to offer businesses for the proper loan products.
 - Works in conjunction with the VP of Commercial Sales to strengthen business relationships by assisting with the following:
 - ◆ Contact and visit prospective members, dealers, businesses to present information on available services, such as deposit accounts, lines of credit, cash management, electronic services, lending products, investment services, and employer services.
 - ◆ Contact potential members or businesses in a variety of methods and follow-up methods: via telephone, site visits, letters, emails, and direct mail campaigns
 - ◆ Act as liaison between the Business/employee's/members and PRIMETRUSTFCU representative (i.e., mortgage officers, loan officers, etc) in obtaining new products/services.
 - ◆ Attend various meetings in the community and/or trade associations to develop new business prospects and promote PRIMETRUST.
 - ◆ May make presentations on financial services to groups to promote credit union products.
 - ◆ Maintain up-to-date contact tracking using contact management software following the reporting guidelines from Marketing.
 - ◆ Analyze the methods that are successful in developing business. Analyze the products, services, or programs that best meet member/business needs.
 - ◆ Identify, solicit and contact prospective new businesses to present information on available PRIMETRUST Federal Credit Union products and services
 - ◆ Develop, implement, and monitor policies and procedures in accordance with PRIMETRUST Federal Credit Union goals and strategies. Work with other departments to maintain consistency in policies and procedures.

- ◆ Conduct market research on industry trends. Recommend programs and projects beneficial to PrimeTrust Federal Credit Union and its members as a result of research, trends, member satisfaction surveys, etc.

Duties and Responsibilities continued:

- Represent and promote PRIMETRUST Federal Credit Union at external functions.
- Living the PRIMETRUST Federal Credit Union values on a daily basis.
- ◆ Maintain an up-to-date and comprehensive knowledge on all PRIMETRUST Federal Credit Union products and services.
- ◆ Poses no direct threat to the health or safety of himself/herself, of others, or to property. Defined as a significant risk of substantial harm that cannot be eliminated or reduced to an acceptable level by reasonable accommodation.
- ◆ Requires regular attendance to perform essential elements as contained herein between the assigned start and end times for work.
- ◆ Performs such individual assignments as management may direct.
- ◆ Establishes and maintains effective work relationships within PTF Federal Credit Union and the community; and maintains the professional competence, knowledge and skill necessary for the satisfactory performance of all assigned responsibilities.
- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports. Handle loans of complexity, value, and risk.
- Interview members requesting refinancing or rewrites of existing business loans and/or requests for new business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Calculate cash-flow ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound assessment and lending procedures are followed. Act in compliance with the credit union's Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Review loan applications for and input information into underwriting software for less senior business loan officers.
- Explain reasons for denial and explore options for members when business loans are denied.

- Verify the accuracy of business loan amounts and repayment terms on approved loan applications.
- Answer questions from routine to complex related to business loans.
- Professionally resolve complaints from members and non-members.
- Coordinate collection efforts for credit union’s business accounts.
- Implement new loan products and services in accordance with management direction.
- ◆ • Cross-sell lending and other credit union products as appropriate.

Basic Qualifications:

Education

High School Degree with advance training in business service environment.

Experience/Knowledge

Five to seven years of proven experience in business portfolio analysis.

Certifications/Licenses/Registrations

Valid driver’s license required

Preferred Experience/Qualifications:

Bachelor’s degree in Finance, Business, or Economics

Technical Competencies:

Strong oral and written communication skills

Aptitude to read, interpret, and implement applicable regulations and laws

PC proficiency

Ability to work with cross functional groups

Ability to develop and implement programs for continuous improvement

General knowledge of verbal and written communications for maintaining effective working relationships with all employees

Physical Requirements & Work Environment:

Sitting at desk or workstation approximately 20 percent of work time. Travel 80 percent of the time.

Ability to work extended hours and weekends.

Normal Credit Union environment.

Ability to lift 20 lbs. occasionally