

Relationship Manager

The Relationship Manager – Commercial (RM) is primarily responsible for soliciting new business and managing customer relationships of the Bank's small business and not-for-profit customers and prospects, i.e. those companies and institutions engaged in professional and/or social services, contracting, franchises, food services, light manufacturing, etc. and generally include loans for working capital, equipment, expansion, and the acquisition or renovation of nonresidential owner-occupied real estate in both short and long term structures. Additionally, the RM must be familiar with the Bank's other primary lending activities: loans to commercial real estate investors and developers primarily focused on residential real estate, but may include office, retail, strip centers, warehouse, industrial, facilities and land development. The position reports to the Chief Lending Officer.

The RM will develop business geared toward growth in new customer relationships, strengthening and expanding existing customer relationships, increasing profitability, and elevating the Bank's reputation in the marketplace. The predominance of the RM's loan production will be in support of the Bank's community development mission. The RM is responsible for all phases of loan and deposit production, including lead generation, loan closing, portfolio maintenance, and relationship management. The RM is an officer of the Bank, participating and presenting loans for approval in the Mangers' Loan Committee (MLC) and Directors' Loan Committee (DLC) of the Bank, as well as other staff meetings as required.

While the duties and responsibilities associated with underwriting and loan administration will reside principally with the Credit staff, RMs will remain accountable for the credit quality of their relationships, including but not limited to adherence to Loan and Credit policies and procedures, and other bank policies and procedures as they relate to his/her loan portfolio.

Qualifications

- Bachelor's degree (BA) or equivalent from a four (4) year college or university and 7-10 years related work experience that should consist of sales (business development) in a financial institution with demonstrated production capabilities in C&I and CRE.
- Affordable housing and community development experience is a plus; formal credit training is preferred.
- Must possess excellent oral, written and interpersonal communication skills, ability to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to clients, customers, and employees.
- Must have knowledge of related state and federal lending and compliance regulations and other Bank lending policies.
- Must possess adequate technical skills in Microsoft Office & Outlook as well as have the ability to utilize CRM software.

Why a Career at City First?

City First Bank is committed to being an employer of choice for all who seek a career opportunity in a mission-focused financial services environment. We offer opportunities that build a workforce that represents our customers and recognizes the opportunity teamwork and diversity provides in business strategies. We are committed to diversity, competitive compensation and benefits, work/life balance and personal and career growth, all of which define our culture.

Interested parties should submit their credentials to <u>HRTeam@cityfirstbank.com</u> or apply via our website at www.cityfirstbank.com.