

**Chino Commercial Bank is currently seeking an experienced and qualified Relationship Manager. Candidate must have experience in Commercial Real Estate, Portfolio Management and Portfolio Development.**

### **SUMMARY**

The position of Relationship Manager is responsible for all aspects of overseeing the credit quality of a defined Bank loan portfolio including new credit requests from existing and potential customers. Duties include gathering and analyzing credit information on current and potential borrowers; writing credit memoranda, conducting periodic loan reviews of existing credit relationships and making site visits as needed. This position is responsible to call on potential or existing customers to develop new deposit, loan and merchant business and increase or retain existing business relationships for a specific target market of small to medium size businesses and business professionals, and attain established individual, department and Bank goals through active participation in sales management and officer call programs. The position of Relationship Manager is responsible for promoting business for the Bank by providing and maintaining a superior level of customer relations and service and referring customers to appropriate staff for new services; ensuring compliance with Bank policies and procedures. This employee must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

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### **ESSENTIAL DUTIES**

1. 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.
  2. Gathers data from customers, internal and outside sources; prepares spreadsheets and analyzes financial information including financial statements and tax returns; contacts customers for additional information and clarification of data.
  3. Compiles data from credit bureaus, conducts industry peer comparisons, performs cash flow analyses and other such tasks and comparisons.
  4. Writes financial reviews and reports; makes recommendation on loan structures and terms to the Chief Credit Officers.
  5. 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.
  6. Originates and manages loans in accordance to Bank policies, procedures and federal regulations.
  7. Engages in business development activities and solicitation of new business prospects; participates in community affairs, business and service organizations, including public speaking; actively involved in instilling and maintaining a positive sales environment through education of the Bank's products and services; investigates and follows-up on significant changes in status of existing customers; meets with customers to discuss needs and outline appropriate Bank services and to resolve problems as necessary; assists in the organization of the department, coordinating available resources (e.g., staff, materials, etc.) for maximum results; and reviewing marketing strategies in relation to department and Bank goals and recommending suitable marketing approaches.
  8. Handles loan closings including signing of loan documents, ordering loan documents and working with the Note Department to facilitate closing.
  9. On assigned credit relationships contacts borrowers directly when up-to-date financial statements are needed; ensures credit inquires and UCC filings are researched to determine credit worthiness and appropriate collateral positioning are achieved
  10. Responsible for reviewing and renewal of existing credit facilities including preparation of Credit Memoranda.
  11. Manages Special Assets as assigned including writing Problem Loan Reports working with Chief Credit Officer to develop workout plans.
  12. Follows for collection of past due payments, tickler requirements, etc. as needed on assigned portfolio.
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13. Develops knowledge of financial industry, economy, market conditions, rates, vendors and competition.
  14. May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
  15. Reinforces the application of superior customer service through his or her own example along with appropriate follow through with involved customers and employees.
  16. Assists in providing deposit and loan account ratings for loan officers.
  17. Updates and corresponds with legal counsel and collectors on workouts, bankruptcies, and charge-offs to ensure all possible precautionary actions or measures are taken.
  18. Operates computer terminal or personal computer to obtain and process data.
  19. Answers telephones, answers questions and directs callers to proper Bank personnel.
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