



JOB TITLE: Business Banker (AVP/VP level)

DEPARTMENT: Business Banking

REPORTS TO: CEO

SUMMARY:

Riverland Bank is looking for an energetic and motivated candidate to join our growing Business Banking team in our Minneapolis office. As a member of the Business Banking team, this position is responsible for developing new business and managing lending, deposit, and other commercial banking relationships in the middle market segment. The role is responsible for developing relationships with small- to mid-sized business customers, for the purposes of selling Riverland Bank products and services, including deposits, loans, and cash management services.

Necessary skills include the ability to effectively understand the business needs of customers, partnering with other team members to deliver an outstanding customer experience, proposing products and services that meet customers' needs, financial analysis, credit decision making, loan documentation, and handling collection of commercial loans to protect and manage assets.

An ideal candidate will enjoy networking, relationship building, and portfolio management.

ESSENTIAL FUNCTIONS AND RESPONSIBILITIES

- Develop new middle market business/commercial banking relationships, preferably C&I customers with lending and deposit needs, and owner-occupied RE, through self-directed sales efforts and collaboration with other team members.
- Generate and sustain a pipeline of prospective commercial relationships by meeting with business owners, controllers, CFOs, attorneys, CPAs, and other centers of influence.
- Be active in the community and represent the bank at various trade functions.
- Cross sell cash management and other products and services to achieve bank goals.
- Effectively collaborate with credit analysts and others in the credit approval chain to grow the business banking portfolio as well as to maintain good asset quality.
- Present written and verbal presentations to Bank's credit committee.
- Respond to customer needs, resolve problems, and coordinate solutions with other departments of the bank.
- Monitor existing portfolio, including managing overdrafts, past dues, monthly borrowing bases, and problem loans, to adequately protect the bank and limit loan policy exceptions.
- Work with other internal departments to successfully complete the sales cycle.
- Possess strong ethics and be in alignment with all applicable banking laws and regulations.
- Interact with bank CEO and other senior management team members to continually recommend new/better ways to generate new commercial accounts.
- Ability to work through complex problems and provide solutions as needed.



DESIRED SKILLS AND ABILITIES

- Knowledge of business lending, especially lines of credit, equipment financing, and owner-occupied real estate, along with a strong understanding of financial statement analysis.
- Strong credit skills with an understanding of bank ratios, loan covenants, and loan policy.
- Ability to work both independently and collaboratively in a team as required.
- Excellent communication (oral and written), including the ability to negotiate terms and conditions with prospective customers.
- Knowledge of SBA financing (7a and 504) a plus.
- Understanding of cash management products and services.
- Strong computer skills, including Microsoft Excel, Word, and Outlook.
- Outstanding organizational skills, problem solving abilities, and time management skills.
- Ability to provide customers with courteous, friendly service, which exceeds their expectations while processing transactions promptly, efficiently, and accurately.
- Expectation that 50% of time will be spent actively pursuing opportunities outside the branch.

QUALIFICATIONS

- Required: 3+ years of commercial or business banking experience or equivalent.
- Bachelor's degree or greater.

TO APPLY:

Please send resumes to service@riverland.bank

Riverland Bank is an Equal Opportunity Employer. This document is intended to describe the general content and performance requirements of this job. It is not to be construed as an exhaustive statement of duties, responsibilities, or requirements and does not imply a contract.

