



## **JOB TITLE: Business Banker**

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<b>DEPARTMENT:</b>	Salaried, Exempt
<b>REPORTS TO:</b>	Senior Vice President – Business Banking
<b>LOCATION:</b>	South Metro or Minneapolis (Flexible)

### **Summary**

Riverland Bank needs an energetic and motivated candidate to join our growing banking team. As a member of the business banking team this position is responsible for developing and managing lending, deposit and other business banking relationships.

Necessary skills include the ability to effectively understand the financial 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 service any requests on loans.

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

### **Essential Functions and Responsibilities**

- Develop new commercial banking relationships, preferably C&I customers with lending and deposit needs, 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 loan committee.
- Respond to customer needs, resolve problems and coordinate solutions with other departments of the bank.
- Monitor existing portfolio, including managing overdrafts, past dues, and monthly borrowing bases, to protect the bank and limit loan policy exceptions.
- Work with other internal departments to successfully complete the sales cycle.
- Strong ethics and in alignment with all applicable banking laws and regulations.
- Interacts with bank CEO and other senior management team members to continually recommend new/better ways to generate 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.
- Provides customers with courteous, friendly service, which exceeds their expectations while processing transactions promptly, efficiently and accurately.

## Qualifications

- Business Banking experience
- Bachelor's Degree or greater

### TO APPLY:

Please send resumes to [humanresources@riverland.bank](mailto:humanresources@riverland.bank)

### EOE

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.

