Position Title: Regional Community Banker  
Reports To: SVP, Sales and Customer Relations  
Department: Sales and Customer Service  
Supervises: Mortgage and Small Business Loan Officers  
FLSA Status: Exempt  
Grade Level: Grade - 32  

Position Summary:  
The Regional Community Banker is responsible for acquisition, retention and expansion of new and existing customer relationships and promotes the bank’s image in an assigned service area. This position will be highly visible in the service area, attending business networking functions and serving as the “eyes and ears” for the bank. This individual will provide exceptional customer service by taking ownership of the customer experience from introducing the customer to the Bank through profiling the customer, assessing their banking and borrowing needs and recommending appropriate products and services, and making referrals to appropriate staff. This position provides leadership to a dedicated team of individuals to meet established lending and deposit growth goals for the service area. Additionally, this position will be responsible for generating small business commercial and residential loans.

Duties and Responsibilities:  

- Participates in various civic and business organization events and activities to enhance the image and presence of the bank in the assigned market and to develop business networks.  
- Develop a Business Development Plan to effectively meet your goals of growing new and existing customer relationships within the assigned market.  
- Provide leadership, guidance and foster a team sales approach with the Commercial and Residential Loan Officers and Branch network within your market to provide a high level of customer experience to meet the expectations of business and residential customers.  
- Manages business relationships in the assigned market and works with existing business customers to introduce products and services.  
- Contact businesses that do not currently bank with Skowhegan Savings to discuss their banking needs.  
- Provide support to residential and business customers to answer questions and resolve any service issues that may arise.  
- Makes presentations on financial, deposit and loan services to groups to attract new clients.  
- Develop commercial loan prospects from current customers, referral leads, and other sources to include both Commercial and Commercial Real Estate loans. Makes calls with other bank personnel while reciprocating referrals back to each line of service.  
- Responsible for meeting established team sales goals (commercial loan, residential loan and deposit).  
- Collects and analyzes financial and other related data in order to determine the credit worthiness of the borrower within the parameters of the bank’s loan policies. Prepares proposal to sell
services. Establishes and negotiates the terms under which credit will be granted to comply with loan underwriting guidelines.

- Provides feedback and input into the bank’s products and pricing to assure the bank is meeting customer needs.
- Assumes additional responsibilities as assigned.

**Education and Experience:**

- Bachelor’s degree or equivalent work experience and
- 7 – 10 plus years of related experience and/or training in Business Sales and Marketing and/or Commercial/Residential Banking.

**Skills and Abilities:**

- Strong knowledge of sales and customer service.
- Demonstrated ability to develop and retain new and profitable relationships in a highly competitive environment.
- Excellent business development skills required.
- Demonstrated success in coaching sales skills and experience leading sales teams.
- Strong leadership and team building skills.
- Outstanding community involvement.
- Preferred knowledge of commercial and residential lending.
- Preferred knowledge of bank products and services.
- Must have excellent organizational, management, communication skills, both written and verbal
- Strong analytic and critical thinking skills.
- Proficient computer skills.
- Ability to handle multiple projects and meet deadlines.

**Working Conditions:**

- General office environment
- Physical surroundings are generally pleasant and comfortable
- Moderate lifting (to 35 lbs.) required. Moderate reaching, walking, sitting and standing required.

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**External and internal applicants, as well as position incumbents who become disabled, must be able to perform the essential job functions (as listed) either unaided or with the assistance of a reasonable accommodation to be determined by management on an individual basis.**

06/2017