



Job Title: Relationship Officer I

Relationship Officer I:

Under the direction of the AVP, Branch Manager is responsible for establishing and maintaining member relationships in order to meet the member's financial needs, provide extra-ordinary service, and create loyal members while meeting Branch and Corporate objectives. Responsible for originating and funding consumer loans (Credit Cards, Auto Loans, Other Consumer Loans, Home Equity Loans and Lines and Mortgage Referrals) to meet consumer loan sales objectives.

As a Relationship Officer, you will:

- Attain sales goals; identifies, acquires and grows new and existing consumer relationships, including deposit and loan portfolio. Must meet production volume as designated.
- Utilize the Deep Dive to meet each member's perceived and unperceived financial needs.
- Initiate and participate in business development including proactive activities such as canvassing, CAP/SEG (Community Affiliated Partner/Select Employee Group) development and events.
- Initiate proactive outbound calls Including internal lists and targeted prospects.
- Establish new memberships, checking, savings accounts, term investments, IRAs, insurance products, consumer loans and other products and services, such as Online Banking, etc.
- Perform appropriate on-boarding activities for all new and existing members including follow-up calls.
- Perform a variety of file maintenance duties, including but not limited to: adding owners/signers, updating personal information, adding additional products, decedent accounts, trust certifications, and POAs as requested by members.
- Initiate consumer loan applications using various loan origination systems and assists member in choosing the right loan programs for the member's own personal financial situation.
- Coordinate the application process between the member, third parties and internal loan operations group, ensuring extra-ordinary service for the member.
- Communicate status to all parties during the loan process, guides the loan to a smooth closing.
- Manage loan queues, including timely and proactive follow-up on approved loans, meeting targeted loan closing ratios and other product cross-sell ratios, keeping loan conversation logs current, and closing loan files with appropriate explanations for loan outcomes.
- Maintain reporting for all loan leads, applications and funding's as directed by management including pipeline reports.
- Cross-sell all products and services to meet member needs and achieve strategic objectives, cross-sell ratios, and member retention goals.
- Initiate and maintain strong referral relationships with members and outside contacts and helps achieve new business development goals.
- Initiate referrals and constantly prospects for new referral relationships and new members.
- Maintain the required knowledge of products, services, policies and procedures, laws and regulations and other compliance requirements that pertain to the deposit and lending functions.
- Assist team members to ensure continuity of service and achievement of individual, team and organizational business goals.
- Adhere to Mystery Shop Standard Guidelines. Utilizes skills from Creating Member Loyalty Training and other programs as directed by management.
- Protect the credit union member assets by identifying all members when transacting business and giving information, adhering to security and privacy practices.

- Be member focused and model the following attributes: leadership, service excellence, cultural attributes, commitments, and aligns responsibilities with the company's core strategy, strategic objectives, brand promise, vision and value proposition.
- In accordance with approved credit union objectives and guidelines, is specifically responsible for meeting performance metrics, including branch growth and profitability projections and operations.
- All employees must adhere to company policy and procedure, complete annual compliance training, and comply with business continuity and vendor management policy. These are crucial to the success of the organization and have regulatory compliance and/or safety and soundness for the sustainability of the credit union.
- Position may require some supervisory responsibilities on an exception basis with prior approval from VP of Retail Delivery in the absence of a manager. This may include opening/closing procedures as well as override authority within assigned limits.
- Perform other duties as assigned.

As an ideal candidate, you will have:

- High school diploma or general education degree (GED); 2 or more year of experience in originating consumer loans preferred or two to five years related banking positions or equivalent; sales experience and/or training; or equivalent combination of education and experience.
- The ability to read, analyze and interpret common and technical procedures, financial reports and legal documents. The Ability to respond to common and intricate inquires or complaints from members, regulatory agencies or members of the business community.
- Experience with creating and writing reports, correspondence and presentations that effectively present information to staff, top management, public groups and Credit Union members.
- The ability to use loan origination systems, contact management software, and other Microsoft Office application products, as well as the ability to learn new applications quickly. Requires general knowledge of computer network and database use.
- Valid California driver's license required.
- All Mortgage Loan Originators (MLO) must be actively registered with the National Mortgage Licensing Service (NMLS). Must renew and pass annually to maintain active status.
- Must be able to work branch operational hours to include weekends, and to work occasional nights or weekends.