

## Assistant Relationship Manager

### Summary

Northwest Bank serves the business and professional communities of Idaho, Oregon and Washington. We were founded in 2008 on the idea that experience and exceptional service matter and should be expected, and that banks should be strong partners with their customers in finding creative financial solutions that work.

To achieve that goal, we need great people on our team. People who share that vision and our values, who know their customers and work hard for their benefit, and help the whole team succeed.

### About this Position:

The Assistant Relationship Manager (ARM) supports one or more Relationship Managers (RMs) as a member of our customer service team. The ARM conducts credit analyses including gathering, analyzing and interpreting credit information on existing and prospective customers and portfolios. They provide timely, accurate financial analysis and make recommendations regarding the extension of credit (via credit memos), and develop key discussion points and questions to assist in analyzing loan opportunities. They work with RMs, Loan Administrators and customers to close loans and/or assist in monitoring and administering the loan portfolio in accordance with loan approval, and work with other Bank associates to address client needs as necessary/requested.

**Are you right for this position?** Being a great Assistant Relationship Manager means providing the Bank's customers with timely, responsive and exceptional service in accordance with the Bank's mission, vision, core values and customer service standards.

Do you have the experience and know-how to creatively structure new deals?

- Investigate, interpret and analyze credit reports
- Spread and analyze financial information
- Evaluate existing and projected company cash flow
- Determine value of collateral; review independent appraisal reports
- Develop lists of key information necessary to support the loan approval process
- Prepare detailed loan presentations (loan write-ups) for the approval process
- Make underwriting recommendations to the RM and Chief Credit Officer (CCO)
- Work with loan applicants to develop the loan package
- Perform credit checks and site inspections
- Assist in the preparation of draft term sheets and commitment letters
- Maintain knowledge of and compliance with banking regulations

Can you effectively manage portfolios, deliver exceptional service and anticipate our client's needs?

- Assist in monitoring loans through timely collection of financial information
- Review financial information for loan compliance in order to maximize credit quality and minimize risk and potential loss

- Maintain current financial information consistent with loan approval and ensure maintenance of the credit file
- Review reports to be informed of work flow, maturing loans (early identification of need for loan extensions), covenant compliance, etc.
- Analyze/recommend line draws (via Borrowing Base Certificates, Construction Draws, etc.)
- Collect past due accounts

As an important part of the customer service team, do you have the confidence to:

- Assist with customer calls and marketing efforts
- Be knowledgeable of and able to promote all bank products and services

### **Minimum Qualifications**

- Demonstrated ability to work effectively within a team environment, build strong working relationships, clearly identify outcomes and expectations
- Bachelor's degree or equivalent work experience
- At least one (1) year experience in credit analysis and/or lending activities
- Developed credit analysis and analytical skills
- Thorough understanding of business cash flow and differing legal business structures
- Good knowledge of economics, accounting, and finance
- Basic knowledge of risk analysis
- Thorough knowledge of lending policies and procedures preferred
- Computer skills including Windows-based software, word processing and spreadsheet applications, internet usage, electronic mail, and bank software
- Effective oral and written communication and time management skills

If this sounds like the right position for you, please send a cover letter and resume to [heidi.wiencken@northwest-bank.com](mailto:heidi.wiencken@northwest-bank.com).