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 Relationship Managers on our team. People who share that vision and our values, who know their customers and work hard for their benefit, and lead the whole team to deliver successful financial solutions.

About this Position:

The Relationship Manager (RM) leads the development and maintenance of a loan portfolio, leveraging deep banking experience to ensure customer satisfaction. They are a master at identifying customer needs, analyzing financial data, and creating original financial solutions meeting the client's goals. They create new business by developing trusted customer relationships which nurture referrals, and engaging persistently in business development. They are a team leader, working across internal organizations to help others perform their role effectively and to the client's benefit.

Are you right for this position? Being a great 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 develop and expand customer relationships?

- Take the time to understand the client's business, industry and leadership
- Clearly identify financial outcomes that enhance the client's success
- Develop financial solutions that are creative, sound and effective.
- Ensure every deal is executed with high quality, quickly and fairly:
    - Interview potential clients and accept credit applications
    - Review applications and credit histories
    - Review and analyze credit reports and financial information
    - Evaluate existing and projected company cash flow
    - Determine value of collateral; review independent appraisal reports
    - Approve or reject credit applications within bank standards
    - Prepare detailed loan presentations on new credit applications
    - Monitor loan documentation and processing

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

- Frequently engage with customers, persistently assess client needs and offer solutions

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- Identify potential gaps in service and products, and communicate internally to identify opportunities for growth as well as competitive differentiation
- Transparently communicate with bank management about overall portfolio health, opportunity for growth, retention risks
- Follow through on agreements by monitoring loans through periodic reviews and documentation
- Review maturing loans, loan extensions and construction draws
- Resolve customer payment issues
- Properly maintain credit files including file memos updating the status of the client relationship

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

- Work proactively and independently to develop new sources of businesses
- Leverage market insight to target and engage potential customers
- Respond to inquiries regarding business and consumer credit and deposit products
- Effectively represent Northwest Bank products and solutions.

Minimum Qualifications

- Relevant undergraduate degree or equivalent experience
- Minimum 5-10 years of experience in commercial lending
- Proven business development skills
- Thorough knowledge of credit services and other banking services
- Thorough knowledge of lending policies and procedures
- Thorough knowledge of business cash flow
- Computer skills including Windows-based software, word processing and spreadsheet applications, internet usage, electronic mail, and bank software
- Effective oral and written communication skills

If this sounds like the right position for you, please send a cover letter and resume to **heidi.wiencken@northwest-bank.com**.