



**Position** | Relationship Officer

**Classification** | Non-exempt, Full-Time

**Location** | Douglas/Mountain View/Hot Springs/Mora

Southwest Capital bank is family owned and operated, with rich roots dating back to 1920 in Northern New Mexico. With a focus on Community, Accountability, Relationships and an Entrepreneurial spirit, we offer a diverse and inclusive work environment. We are seeking dedicated professionals whose work philosophy aligns with our C.A.R.E values and beliefs to join our team!

### **Summary**

Relationship Officer working with Senior Lenders and Bank Leadership to manage existing portfolio making connections with clients, prospects and people, has strong initiative and self-direction and can positively impact individuals and groups. Bank provides excellent benefits and an opportunity for personal grow.

### **Summary:**

Relationship Officer's primary responsibilities is centered on providing commercial and financial expertise to customers and building strong relationships with customers. As the relationship builds between the customer and the Relationship Officer, the customer should begin to regard him/her as a valuable resource who provides new and worthwhile knowledge/insights into operating and managing their business more efficiently and effectively. As part of this activity, the Senior Relationship Officer will market Bank's loan and deposit services to portfolio and prospective customers based upon the individual's need for these products.

### **Essential Functions**

- Calls on commercial and industrial accounts to develop new relationships with prospective clients, and retains existing business; promotes the bank's services and introduces customers to other departments when a service can be rendered
- Negotiates loan proposals; analyzes and evaluates credit requests which include reviewing and analyzing current financial statements and collateral valuations, cash flow analysis and recommends appropriate credit grade; makes oral presentation to loan committee when necessary.
- Participates in community and professional activities in order to enhance the Banks image and expand personal network of business contacts for development of new business.
- Marketing and Relationship Management
- Loan Origination and Renewals
- Loan Closing
- Portfolio Monitoring and Servicing



### **Competencies**

- Effective/strong written and verbal communication skills
- Ability to deliver a high level of responsiveness to external/internal customers
- Ability to deliver “above average” customer service
- Strong Analytical Skills
- Personal Effectiveness/Credibility.
- Problem Solving/Analysis.
- Presentation Skills.
- Expert knowledge adhering to regulations and policies
- Expert knowledge of large loan structuring
- Expert knowledge of credit analysis and regulatory requirements with respect to borrower's rights
- Expert knowledge in establishing and maintaining relationships with a variety of internal and external organizations and individuals to advance the organization's interests and increase personal efficacy
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### **Education and Training minimum qualifications:**

- Bachelor's degree in Business, Finance, Accounting, Marketing or related field.
- Minimum of two years of lending experience in the commercial and industrial finance industry.
- Ability to pass a credit, background and reference check.

### **Other Duties**

- Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change