VERABANK
JOB DESCRIPTION

JOB TITLE:	**Commercial Relationship Associate**
DEPARTMENT:	**Treasury Management**
INCUMBENT:	
SUPERVISOR:	**Treasury Management Supervisor**
FLSA STATUS:	**NonExempt**
DATE:	**May 20, 2024**

JOB PURPOSE

The Commercial Relationship Associate partners with and supports the Treasury Management Sales Officer to proactively grow and maintain all aspects of the commercial client relationship ensuring alignment in meeting the bank's and treasury department's deposit strategy. Provides a concierge experience and develops strong relationships with commercial clients. Assists the Treasury Management Sales Officer through the customer sales cycle by providing administrative support and acting as liaison with treasury support and other bank departments to provide a superior customer experience. Collaborates with Commercial Bankers & Wealth Management Officer to bring value to the client relationship. Ensures client retention and proactive relationship management. Identifies and cross-sells deposit and treasury products appropriately aligned to the customer's needs.

DUTIES AND RESPONSIBILITIES

- Supporting the Treasury Management Officer by preparing customer agreements, opening deposit accounts, analyzing customer data to complete comparisons, compiling presentations and sales materials.
- Assisting customers with inquiries, troubleshooting issues, and ensuring a superior customer experience.
- Sets client expectations and gauges client satisfaction. Builds relationships with clients through proactive contact including in-person, video, email and telephone conversations.
- Acts as liaison between various departments such as treasury support, operations, merchant services, commercial lending, retail, and wealth management.

- Regularly communicates with other departments and partners to keep the team aware of relationship activities. Adds value to the partnership through the utilization of nCino for accurate reporting of client contact information, calling, pipeline reporting and closed activity.
- Uses project management skills to successfully assist in the onboard of new clients and partners with the Treasury Management team to deliver a customer centric experience.
- Opens, closes and maintains accounts. Updates Signature Card and Corporate Resolutions as needed due to customer changes or changes resulting from new regulations (e.g., beneficial owner form control prong or added due diligence). Reviews account documents for accuracy and obtains all information to work toward minimal technical exceptions.
- Maintains awareness regarding all Treasury and Deposit product offerings and recognizes opportunities for further discussions with customers. Refers customers to the appropriate partner when a need has been identified.
- Engages the Treasury Management Officer and Commercial Banker when an elevated customer issue has been identified.
- Attends Treasury Management reviews and other calls as needed to enhance the customer relationship.
- Monitors client trends in deposit activity obtained through deposit reporting and understands risks associated with Treasury products and overdrafts and escalates to the Treasury Management Officer and Commercial Banker as needed.
- Other duties as assigned.

CONTACTS

Daily contact with existing and potential bank customers. Frequent contact with treasury management department members, supervisor, branch managers and other bank employees. Frequent contact with program vendors and service providers. Occasional contact with regulators and auditors.

SPECIFIC REQUIREMENTS

1. High school diploma or equivalent.
2. One year of banking customer contact experience including resolving customer concerns.
3. Excellent oral and written communication skills.
4. Excellent customer service skills.
5. Ability to handle multiple tasks.

PREFERRED REQUIREMENTS

1. Understanding of the banking operational/deposit functions and general knowledge of lending.
2. Strong analytical, time management, and organizational skills.

3. Proven ability to communicate effectively with potential, new, and established client groups.
4. Proficient with Client Relationship Management (CRM) systems.
5. Proficient with Microsoft Office Suite including Word, Excel, Teams, Outlook, and PowerPoint.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment. Occasional motor vehicle travel required. Occasional lifting and carrying of items weighing up to 10 pounds.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

Employee	Department/Division Manager
Date	Date