

GREAT NORTH BANK

EST. 1891

TITLE: PRIVATE BANKER
REPORTS TO: EVP – Senior Lender
SUPERVISES: NA
CLASSIFICATION: Exempt / Salaried
LAST REVISED: April 2024

POSITION SUMMARY: Originates mortgage loans in accordance with established lending objectives, policies and procedures for portfolio and secondary market loans. Establishes, maintains and maximizes relationships with existing and potential affluent customers. Seeks out other banking needs and refers as practical, working directly with the commercial and retail banking teams. Is a positive representative and ambassador for the bank.

PRIMARY RESPONSIBILITIES AND ACCOUNTABILITIES:

1. Engages in extensive business development opportunities with realtors and other centers of influence to build mortgage lending relationships. Work with all mortgage needs, but a focus on affluent customers and high quality jumbo residential loans, including second mortgage loans.
2. Interviews and assists customers in the completion of loan applications in compliance with Bank policy and regulatory guidelines.
3. Gathers and oversees compilation of all needed information for loan application. Works in tandem with the credit team to request appraisals, applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan application. The ability to analyze financial statements and data. Corresponds with or interviews applicants or creditors to resolve questions and negotiate deals.
4. Maximizes new and existing customer relationships by cross selling key deposit/fee income products/services as customer needs dictate. Present and structure loan products that are in the best interest of the customer and the bank.
5. Using experience and independent judgement, facilitates negotiations with customers, both new and existing, according to established standards, such as fees, loan repayment options, and other credit terms. Refers and/or presents loans to loan committee for approval in excess of individual loan approval authority.
6. Ensures loan agreements are complete and accurate according to policy. Assures timely loan closing and funding activities. Maintains updated loan documentation and loan files.
7. Maintains a portfolio of existing customers and maximizes relationships based on customer needs. Including but not limited to past due calls, and submitting for further collection process, and preparing for renewals of matured loan in portfolio.
8. Remains highly informed on current Bank policy and related mortgage rules and regulations.
9. Makes an active contribution to the annual updates made to the Bank's loan policy, as it pertains to the mortgage area, based on trends that need to be addressed or areas that need further clarification.
10. Supports the sales culture of the Bank by seeking opportunities to promote Bank products and services.

SECONDARY RESPONSIBILITIES AND ACCOUNTABILITIES:

- Performs other duties as may be assigned.

COMPETENCIES:

- Technical knowledge of mortgage lending
- Results orientation
- Communication
- Influence
- Proven business development history

EDUCATION:

- Bachelor's degree or equivalent combination education and experience
- Specialized training in mortgage lending

EXPERIENCE:

- A minimum of 3 years Mortgage Banking experience
- Experience working with high net-worth customers is a plus

OTHER SKILLS AND ABILITIES:

- Oral/Written communication skills
- Maintains confidentiality of customer information
- Solid problem-solving and decision-making skills
- Ability to interact with customers and employees with tact and diplomacy
- Resourceful, innovative, and well organized
- Ability to assess problems and/or unusual situations and develop logical solutions
- Strong ethical focus
- Strong negotiation skills
- Business development/sales skills
- The ability to work with limited supervision

PERFORMANCE MEASURES:

- Compliance with regulatory requirements
- Loan growth
- Deposit growth

WORKING CONDITIONS:

Work is performed largely within the Bank with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours. Unscheduled evening and weekend work may be needed to meet the needs of customers and employees. Occasional travel between offices and out-of-town/overnight business travel may be required. Must be able to lift and move up to 20 pounds of office supplies and equipment. Some bending, turning, and twisting required. Serves as a representative of the organization at appropriate functions.

GENERAL NOTICE:

This position description describes the general nature and level of work performed by the employee assigned to this position and should not be interpreted as all inclusive. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability. This position description does not constitute an employment agreement between the Bank and employee and is subject to change by the employer as the needs of the Bank and requirements of the position change.