



## **POSITION DESCRIPTION**

Position Title:	Bank Manager
Primary Work Site:	Northwood
Reports to:	Regional President
FLSA Status:	Exempt
American Federal Status:	Full-time
Benefit Status:	Full-time Benefited
Grade:	33-37
Application Period:	Until filled

## **POSITION SUMMARY**

Lead the continuous building of the American Federal Brand in President's market. Develop, implement, and lead goal-focused sales and performance management of the business unit through consistent and continuous use of the American Federal Sales Process. Establish and build relationships with Agricultural and/or Business customers, providing advice and financial expertise to help clients identify the best solutions to reach their goals while ensuring loan quality, deposit growth, investment sales growth, and sales of a full array of insurance products. Plan and implement an aggressive business-calling program for self and the supervised sales staff. Responsible for underwriting Agricultural, Business, and Consumer loans, and administering them according to established bank policies and procedures. Extend credit within established lending authorities and make recommendations for approval on other loans as if the banker did have the authority to approve them. Recruit and hire top performers. Affirmatively seek to continuously increase own knowledge of financial services, operational systems/ processes, leadership, and industry trends. Assist in the development and implementation of annual and long-range business plans for the market which result in achieving portfolio profitability targets and increasing "value added" of the market. Represent American Federal to the community and assure that the supervised staff are also effective representatives at service, civic and community activities. Follow established policies and procedures and comply with governmental regulatory laws and regulations.

## **ESSENTIAL DUTIES**

### **Personal Business Practice**

Develop comprehensive knowledge of customers and potential customers to identify goals, problems and opportunities to develop the best solutions and provide American Federal products.

Build trust and develop personal relationships with key ag and business customers and assure effective management of personal relationships by all other supervised staff.

Establish and implement an effective calling program, using the American Federal Sales Process to continually solicit new business or more deeply penetrate existing customers with products and services that will assist them in achieving their financial goals.

Develop and/or approve a sales plan for each existing key American Federal Agricultural and Business customer to assure that we continuously seek ways to deepen our relationship with each customer.

Utilize the American Federal Client Management System to develop, track, and report results of ongoing sales efforts of the bank location including information on all existing customers and new sales prospects.

Conduct professional presentations to new and/or existing customers which demonstrate the American Federal Brand Promise, focusing on the banker's comprehensive understanding of the customers business and industry, and the development of business solutions including all American Federal banking, investment and insurance services.

Schedule proactive contacts with key customers to recognize the value of personal relationships, assess needs through profiling, schedule appointments, conduct follow-up activities, track contacts, and provide referrals.

Cross-sell American Federal products and services including all loan products, checking and deposit accounts, and makes investment product referrals to build Agricultural, Business and Retail customer banking relationships.

Listen to customer inquiries, requests, and problems, taking ownership to resolve issues in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures.

### **Knowledge and Technical Skills**

Underwrite Agricultural, Business, and Consumer Loans within own lending limits and makes recommendation for approval of loans outside of authority as if the banker had

the authority to approve them. Works with a wide range of customers, from small and unsophisticated to very large and complex credit accounts and real estate customers.

Analyze credit and financial information to make loans to customers. Accountable for proper documentation and servicing of all assigned loans according to the terms under which the loan has been approved, including regular credit analysis, collateral reviews and inspections, and assuring adherence to loan agreements.

Continually seek to provide advice, counsel, solutions, and financial expertise to existing customers and new business prospects using the full range of banking, insurance, and investment tools available at American Federal or with other approved product partners (i.e. - Small Business Administration, Farm Services Agency, etc.).

Responsible for collections including servicing of payments past due, developing and administering effective workout plans, re-possession of collateral when necessary, and management and disposal of real estate owned or other re-possessed collateral.

### **Leadership and Management**

Develop and continuously provide a goal-orientated sales and referral environment that includes one-on-one and observation coaching and mentoring of supervised staff assuring that they are capable of delivering the value added customers expect to receive.

Track measurable results and conduct performance appraisals to develop and grow employees and make necessary personnel decisions.

Develop and implement individualized training plans for supervised staff, including both sales and technical training.

Assist in development and implementation of short and long-term business plans for the Northwood Market including forecasting and administering operating budgets.

Implement appropriate systems to assure effective operational and compliance risk levels are maintained within bank location.

### **Recruiting**

Develop recruiting plan to identify and hire top-performers with emphasis on finding successful experienced, in-market sales bankers with an existing, profitable book of business.

Utilize the American Federal Recruiting Management System to report and track results of ongoing recruiting efforts.

**Other**

Identify and seek training and development opportunities necessary to improve self performance and abilities.

Develop an annual performance and development and training plan and develop an individual sales plan with quarterly, monthly, weekly goals to support the bank location's targets and personal development.

Support the standards of the American Federal Brand and Customer Touchpoints.

Follows established bank policies and procedures and applicable governmental regulatory laws and regulations.

Responsible for maintaining the confidentiality and security of bank and customer information.

**It is the responsibility of the employee in this position to notify the supervisor or the Home Office Marketing and Human Resources Department if unable to perform the duties of the position or if an accommodation to perform the duties is needed.**

**POSITION MEASUREMENTS**

Activities

Appointments/Month 6

Sales

Present Value New Sales/Month 125% of Compensation + \$2,500

Returns on Personal Business Practice

\$0 Value Added on Personal Profit Statement

Personal Performance Measures Score

50%

Supervisor Survey Score

Satisfactory

Management Quality Results

Non-Performing Percent of Loan Volume

Under .75%

Watchlist Percent of Loan Volume

Under 7.5%

Loan Review Results

93% or greater

Loan Delinquency

1.5% greater than 30 days

## **POSITION SPECIFICATIONS**

Undergraduate degree or its equivalent in business, finance, economics, agriculture, or a related field required.

Three or more years of sales management experience in Financial Services with a proven performance record required.

Five or more years of increasingly responsible job-related experience in lending and collections focusing on business, agriculture, commercial, and consumer credit required. Experience in residential mortgage lending is desired.

Highly motivated and able to perform without direct supervision.

Excellent customer relations, interpersonal, communication, organizational, delegation, and team player skills required.

Knowledge of the full array of financial services, operational systems/processes, industry trends, etc. necessary to deliver American Federal Sales Process required.

Personal computer experience required. Spreadsheet and Windows Word Processing proficiency required.

Desire to become a part of the community of the American Federal location required.

## **PHYSICAL DEMANDS & WORK ENVIRONMENT**

- Able to operate bank and office equipment, including PC, telephone, fax and photocopier.
- Able to talk and hear, use hands to write and to finger keyboard, telephone, other bank and office equipment, and to handle other objects. Frequent walking, sitting, standing, reaching with hands and arms, and bending. Close and distant vision and ability to focus.
- Ability to travel to Home Office and customer locations required.
- Ability to lift and carry 50 pounds for 15 yards.
- It is the responsibility of the employee in this position to notify the supervisor or the Marketing and Human Resources if unable to perform the responsibilities of this position or if an accommodation to perform the responsibilities is needed.

**CORE COMPETENCIES**

Grade

Experience	3 or more years Ag/Bus. Lending experience  1 or more years of financial services sales management experience  5 or more years sales experience
Sales	Develop & implement annual sales plan for own customers  Directs and carries out identifying, profiling & calling on new prospects & existing customers  Develops & delivers presentations to all sizes of prospects using presentation software  Assures that all bank location personnel ask for referral
Customer Service	Implements processes to assure customer service obstacles are removed  Develops personal relationships with ag & business customers and assures other staff are developing and maintaining personal relationships with their customers  Provides direction to supervised staff to deliver customer service
Banking Knowledge	Capable of advanced credit analysis on AFB credit systems  Can document complex loans including those not completely covered in AFB Policy  Complete knowledge of SBA/FSA and other guarantee programs  Independently manages and negotiates complex workouts, collections, and bankruptcies  Completely understands and takes ownership of procedures and internal controls necessary to effectively manage operational risk  Capable of implementing processes necessary to maintain minimal compliance risk  Completely understands AFB procedures and policies

Financial Skills	<p>Completes or tests out of Omega commercial lending</p> <p>Calculates monthly cash flow for complex ag and business customers</p> <p>Understands and can advise on complex investments and equity options for customers</p> <p>Provides advice on how to improve the customer's business based on knowledge of the industry</p>
Leadership/Other	<p>Participates in strategic and annual budgeting/planning for the market where bank office is located.</p> <p>Participates in the development of and implements a comprehensive marketing plan including business and retail calling programs, sales meetings, effective coaching, telemarketing, direct marketing, media advertising, etc.</p> <p>Develops and implements plans for growing sales practice and bank location goals</p> <p>Takes leadership role in professional development organization</p> <p>Takes leadership role in community organization where exposure can increase business development opportunities</p>

**Member FDIC**  
**Equal Opportunity/Affirmative Action Employer**

<b>HOW TO APPLY:</b>
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If you are interested in more information about this position or if you wish to apply, contact: Marlene Daniels, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5917. Fax: 701.461.5971. E-mail: [mdaniels@americanfederal.net](mailto:mdaniels@americanfederal.net) Our website address is [www.americanfederalbank.com](http://www.americanfederalbank.com)

All applicants are required to submit directly to the Human Resources Department a current resume, American Federal Application for Employment, American Federal Applicant Control Card, American Federal Inquiry Release Form, letter of application, and three current business references, including their names and daytime and evening phone numbers with area code.