



POSITION DESCRIPTION

Position Title:	Associate Banker
Primary Work Site:	Grand Forks Sales Office
Reports To:	Greater Grand Forks Market President
FLSA Status:	Hourly, Non-Exempt
Standard Workweek:	40 hours
American Federal Status:	Full-Time
Benefit Status:	Benefitted
Posted:	May 12, 2020
Application Deadline	Until Filled

POSITION OVERVIEW

The Associate Banker will spend up to seventy-five percent of time on client service and support including deposit, loan and cash-handling transactions, client question and problem solving, and support and service in the origination, processing and administration of consumer and business relationships, while maintaining operational accuracy and compliance within established bank policies and procedures and applicable governmental regulatory laws, regulations and reporting requirements.

Other responsibilities include for managing existing retail client portfolio and targeting new prospects with transactional financial needs and credit solutions. Knowledgeable in consumer, mortgage, investment and insurance products, services and delivery systems, operational procedures, and consumer credit and mortgage analysis. Principally engaged inside the bank with existing customers and walk-in prospects.

Support the sale and service of investment products.

ESSENTIAL ROLES AND RESPONSIBILITIES

- Provide expert advice in banking by developing the best solutions to help clients reach their goals
- Provide solutions for a comprehensive retail offering, including financial, , home ownership, education, asset protection, and major purchase; banking products and services; consumer and residential real estate loans and credit solutions; and convenience products and services
- Associate activities, including banking transactions, referrals, customer service and support, and loan processing
- Associate activities in the support and servicing of insurance and investment products
- Commitment to American Federal values, including honesty, integrity, and trustworthiness
- Continual building of job knowledge and expertise
- Positive can-do attitude

1. Retention and Growth of Customer Relationships

- Develop trust and build loyal, long-term, personal relationships with clients
- Understand the client's financial and personal situation based on detailed knowledge of the client, the client's family and job
- Educate and provide advice regarding the advantages and disadvantages of different options to assist clients in making decisions
- Price, originate, underwrite, approve, within authority, and manage client relationships, including appropriate loan structure, asset allocation and diversification, FDIC coverage and administrative requirements
- Open accounts, prepare documents, perfect collateral and maintain client records
- Proactively manage operational and compliance risk
- Deliver exceptional customer service
- Deliver American Federal Brand and Customer Touchpoints
- Provide most of own client sales and service support
- Maintain regulatory compliance and confidentiality and security of client and bank information and trade secrets
- Follow established bank policies and procedures and applicable governmental regulatory laws and regulations

2. Consumer and Mortgage Loan Products and Services

A. Sales and Origination

- Price, originate, underwrite, and close consumer loan products such as First Class LOC and auto loans
- Advise customers on residential loan product options and gather information needed for underwriting activities, and close approved loans
- Recognize potential loan compliance exceptions and reporting requirements such as NAT, CRA, HMDA, and LARs

B. Loan Origination & Loan Closing

- Processing and finalize loans, including applications, credit bureau reports, consumer loan underwriting activities, closing document preparation, adherence to closing checklists, ongoing loan monitoring and verification activities.
- Assist in the gathering of information for residential mortgage loan underwriting activities.

C. On-going Loan Administration

- Administrative support and customer service of residential mortgage and consumer, including OSI file maintenance, ownership updates, loan payment disputes, OSI account research, insurance coverage, HMDA reporting, coupon book orders, escrow, collateral accounts, UCC searches, flood zone reports, participations, and title administration.
- Maintenance of customer/client files, American Federal's Client Management and Loan Administration Tickler systems, filing of electronic and paper documents, and support of annual retention file clean-up.
- Monitoring of management reports, such as paid-off loans, loan maturity list, real estate taxes paid, real estate owned and unapplied loan balances.
- Resolution of questions, issues and problems in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures.

3. Deposit Account Products and Services

A. Sales and Origination

- Account opening and delivery of FDIC-insured bank deposit products and convenience services, such as checking and savings accounts, CDs, retirement accounts, HSA accounts, credit cards, ATM/POS cards, gift

and debit cards, safe deposit boxes, estate statement, combined statement, direct deposit, automatic payment, Online Banking/Online Financial Manager, ezDeposit (remote deposit capture) and Bill Pay.

B. Deposit Account Products and Services

- Administrative support and customer service of deposit products, including check orders, rate inquiries, OSI file maintenance, unauthorized ACH and debit card transactions, ATM/POS disputes, OSI account analysis, image research requests, OSI account research, and ownership updates.
- Maintenance of customer files, filing of electronic and paper documents, support of annual retention file clean-up.
- Monitoring of management reports, such as reject viewing, maturity lists, CIP, closed and dormant accounts.
- Resolution of questions, issues and problems in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures.
- Overall support and service toward the maintenance and enhancement of customer relationships.

C. Transactions and Cash Handling

- Process a complete range of deposit transactions for lobby, drive-up, and telephone customers in a timely, efficient, accurate, and courteous manner.
- Maintain compliance with policies, procedures, and regulations in conducting transactions and performing operations.
- Recognize potential deposit compliance exceptions and reporting requirements, such as CTRs and SARs.

A. On-going Investment Product Administration-For Designated AFI Associate

- Maintenance of client files and Client Management systems of American Federal and LPL, filing of electronic and paper documents, and support of annual retention file clean-up.
- Monitoring of management reports, such as monthly checklist review, investment asset summaries and Pershing Account cash balances.
- Resolution of questions, issues and problems in a timely manner in accordance with client expectations and in compliance with operational and compliance procedures.
- Overall support and service toward the maintenance and enhancement of client relationships.

4. Referrals

- Identification of sales opportunities and referrals to Sales Bankers and Registered Representatives.
- Conducting profitable client conversations, using goal-orientated probing questions.
- Participation in customer-call programs.
- Contribution to business unit's overall sales and sales referral goals.

5. Other

- Answering phones.
- Support of routine customer communication and marketing efforts.
- Lobby, work area and employee break room upkeep.
- Participation in sales meetings, planning, training, sales tracking processes and marketing campaigns.
- General administrative and project support to Managers, Bankers and Registered Representatives.

6. American Federal Brand and Customer Touchpoints

- Utilization of the American Federal preferred way to answer the telephone, take messages, transfer callers, schedule Sales Banker appointments and ask for referrals.
- Delivery of a consistent, superior experience for the customer at every customer contact point.
- Maintenance of the confidentiality and security of bank and customer information, bank proprietary information and bank trade secrets.
- Adherence to established bank policies and procedures and applicable governmental regulatory laws and regulations.

PERFORMANCE MEASURES

- Relationship Management Report (RMR)
 - Banker Productivity Ratio
 - Household Penetration Ratio
 - Customer Retention
- TSV and number of referrals generated

Associate Banker

- Operational Accuracy
- OSI Loan Set-up Accuracy
- Closed Referral Performance
- Credit Administration and Risk Management: Credit Scorecard Loan Review and Loan Delinquency
- Customer Touchpoints

SYSTEMS

- Transactional, compliance, credit, sales, management and office systems
 - Pricing modules and client portfolio calculators
 - American Federal Investments/LPL Financial Plan Software
 - OSI
 - Consumer Loan Underwriting system
 - Mortgage Origination and Documentation Preparation software
 - Credit Bureau, NADA and other consumer websites
 - Sales Management System
 - Client Management System / Client Administrative Actions Tickler System
 - Performance Management Reports
 - American Federal PC Desktop
 - Lotus Notes Mail and Calendar

LEARNING & DEVELOPMENT REQUIREMENTS

Personally responsible for development and achievement of Learning and Development

- Personal Development Plan
- AFB & AFI Compliance Training
- AFB & AFI Policies, Procedures, Standards and Practices
- Financial Industry Regulatory Authority (FINRA) "Know Your Customer" Rules
- Omega Consumer Lending
- BAI or AIB Certification or equivalent in Mortgage Lending
- Nationwide Mortgage Licensing System (NMLS) Registry for Mortgage Loan Originators registration
- One-on-Ones and Observation Coaching
- Sales and Staff Meetings

PHYSICAL DEMANDS AND WORK ENVIRONMENT

- Operate bank and office equipment, including, but not limited to, PC, telephone, fax, cell phone and copier.
- Occasionally lift up to 30 pounds
- Talk and hear, use hands to write and to finger keyboard, telephone, cell phone other bank and office equipment, and to handle other objects. Frequent sitting, standing, reaching with hands and arms, bending and walking. Close and distant vision and ability to focus.
- Interact with others.
- Operate a moving vehicle or have access to transportation to travel to client, prospect, business partner, American Federal and other locations

It is the responsibility of the employee in this position to notify the supervisor or Human Resource if unable to perform the responsibilities of the position or if an accommodation to perform the responsibilities is needed.

ESSENTIAL QUALIFICATIONS

- Require advanced specialized knowledge and experience acquired over a prolonged period to analyze, interpret and make independent decisions from varying facts or circumstances

Associate Banker

- College degree or equivalent experience in business, banking, finance or a related field
- Minimum one-year experience in financial services
- Ability to analyze detailed financial and credit data information
- Nationwide Mortgage Licensing System (NMLS) Registry for Mortgage Loan Originators registration
- Ability to be appointed as an AFI Associate from broker dealer
- Ability to meet with clients in the evenings and on weekends
- Experience working in a continuously changing environment
- Strong customer orientation

SKILLS AND COMPETENCIES

- Strong consumer credit skills and understanding of FDIC deposits, mortgage real estate products
- Excellent oral and written communication, presentation and proposal skills
- Excellent customer service skills
- PC proficiency, including Microsoft Office Suite, Lotus Notes, documentation preparation software and database marketing
- Positive, can-do approach in interactions
- Excellent interpersonal skills
- Highest standard of professionalism, behavior, appearance and work activities
- Strong leadership and team contributor skills
- Commitment to American Federal's Code of Ethics and values

COMPENSATION

- Fixed: Hourly Wage
- Variable Team Incentive:
 - Quarterly Performance Bonus
- Variable Individual Incentive:
 - Annual Banker Bonus
 - Underperformers are ineligible for individual incentive compensation
- Benefits and Retirement Program

**Member FDIC
Equal Opportunity/Affirmative Action Employer
Including Protected Veterans and Individuals with Disabilities**

HOW TO APPLY:

If you are interested in more information about this position or if you wish to apply, contact: M. Heinzen, Human Resources, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5904. Fax: 701.461.5971. E-mail: mheinzen@americanfederal.net

All applicants, including employees of American Federal, are required to submit directly to the American Federal Human Resources Department an American Federal Application for Employment and an American Federal Inquiry Release Form, current resume, cover letter with three current business or professional references, including the references' full name and daytime and evening phone numbers with area code, current compensation package and expected compensation.

Applicants are also asked to complete an American Federal Applicant Control Card, Self Identification of Veteran Form and Self Identification of Disability Form.