



## **POSITION DESCRIPTION**

<b>Position Title:</b>	Associate Banker/Office Manager
<b>Grade:</b>	33
<b>Primary Work Site:</b>	Northwood Sales Office
<b>Reports To:</b>	Chief Sales and Marketing Officer
<b>FLSA Status:</b>	Exempt
<b>Standard Workweek:</b>	40 hours per week
<b>American Federal Status:</b>	Full-Time
<b>Benefit Status:</b>	Benefitted
<b>Posted Date:</b>	April 17, 2020
<b>Application Deadline:</b>	May 1, 2020

## **POSITION OVERVIEW**

This position requires a working supervisor able to perform Associate roles and responsibilities in the Sales Office. Spending 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.

Responsible for building the American Federal Brand with retail customers in bank location's community. Represents American Federal to the community and assure the supervised staff are also effective representatives at service, civic and community activities.

Manage existing retail client portfolio and targeting new prospects with transactional financial needs and credit and investment 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.

Responsible for day-to-day operations of the sales office, facility management and local vendor contracts.

## **ESSENTIAL ROLES AND RESPONSIBILITIES**

- Market Leadership Team member who provides input for strategic planning, goal-setting, budgeting, team-building, motivating, and setting the direction of the Market.
- Associate activities, including banking transactions, referrals, customer service and support, and loan processing
- Provide expert advice in banking, insurance and investments by developing the best solutions to help clients reach their goals
- Provide solutions for a comprehensive retail offering, including financial, retirement, home ownership, education, asset protection, and major purchase; banking, investment and insurance products and services; consumer and residential real estate loans and credit solutions; and convenience products and services
- Using the American Federal Preferred Way of Selling, develop strategies, execute activities and measure results through the Sales Pipeline, Sales Management and Client Management Systems
- Associate performance management, training, development, and consumer regulatory compliance
- Leadership Team member who provides input for strategic planning, goal-setting, budgeting, team-building, motivating, and setting direction of the Market.
- Associate supervision including hiring, staffing and scheduling
- Management of sales tracking reports, reject viewing, maturity lists, etc.
- Facilities, property, night depository and equipment
- Vaults, safe deposit boxes, and security

- Vendor and supplier relations, contracts, leases, agreements, and bill payments
- Mail collection and distribution
- Advertising Coordinator for the Market
- Commitment to American Federal values, including honesty, integrity, and trustworthiness
- Continual building of job knowledge and expertise
- Positive can-do attitude

1. Leadership and Management

- Develop and continuously provide a goal-oriented sales and referral environment that includes on-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 develop and implementation of short and long-term business plans for the bank location including forecasting and administering operating budgets.
- Implement appropriate systems to assure effective operational and compliance risk levels are maintained with bank location.

2. Business Development

- 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

### **3. 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. Processing and Document Preparation

- 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.

#### **4. 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, 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.

## **5. Investment Products and Services**

### **A. Sales and Origination-For Licensed Associate Banker**

- Develop and recommend solutions which best meet the client's goals, risk tolerance, tax exposure and other financial considerations
- Complete vendor paperwork and transfer forms, EOE blotters, trade transactions and confirmations; submit paperwork to AFI.
- Maintain compliance with policies, procedures, and regulations in conducting transactions and performing operations, such as investment deposits, investment check receipts, and IRA required minimum distributions.

### **B. On-going Investment Product Administration-For Designated AFI Associate**

- Maintenance of client files and Client Management systems of American Federal and INVEST, 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.

## **6. 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-calling programs.
- Contribution to business unit's overall sales and sales referral goals.

## **7. 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.

#### **8. 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
- PVNS and number of referrals generated
- Occupancy Budget
- Associate Operational Accuracy
- Associate Productivity
- Associate Referrals
- Associate Overtime
- Business Unit Productivity
- Supervisor Survey
- Credit Administration and Risk Management: Credit Scorecard Loan Review and Loan Delinquency
- Operational Accuracy
- 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
- Securities Licensing and Investment Advisor Representative registration in the state(s) of practice and Continuing Education
- AFI/LPL Firm Element
- State Life and Health Licensing in the state(s) of practice and Continuing Education
- 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
  - College degree in business, banking, finance or a related field or equivalent
  - Minimum one-year experience in financial services
  - Minimum one-year experience as a working manager, supervisor, or team leader
  - Experience in a leadership position, or demonstrated ability to lead people, build a results-orientated team, collaborate, and get results through others Ability to analyze detailed financial and credit data information
  - Nationwide Mortgage Licensing System (NMLS) Registry for Mortgage Loan Originators registration
  - State life and health licensing in the state(s) of practice
  - Ability to obtain Registered Representative designation from broker-dealer
  - Ability to meet with clients in the evenings and on weekends
  - Experience working in a continuously changing environment
  - Ability to think ahead and plan over a two year span

- Problem analysis and problem resolution at both a strategic and functional level
- Strong customer orientation

## **PREFERRED QUALIFICATIONS**

- Securities licensing and Investment Advisor Representative (IAR) registration in the state(s) of practice
  - License  
Series 7 & 66

## **SKILLS AND COMPETENCIES**

- Strong consumer credit skills and understanding of FDIC deposits, mortgage real estate products, investments and insurance
- 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
- 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](mailto: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.

A set of American Federal application forms can be found at "Career Opportunities" at the American Federal website at [americanfederalbank.com](http://americanfederalbank.com).