



## **POSITION DESCRIPTION**

<b>Position Title:</b>	Personal Banker
<b>Primary Work Site:</b>	Wahpeton Sales Office
<b>Reports To:</b>	Fargo-Moorhead, Wahpeton Regional President
<b>FLSA Status:</b>	Hourly, Non-Exempt
<b>Standard Workweek:</b>	40 hours
<b>American Federal Status:</b>	Full-Time
<b>Benefit Status:</b>	Benefited
<b>Application Deadline:</b>	March 14, 2015 or until filled

## **POSITION OVERVIEW**

Responsible for developing, managing and growing a profitable retail business practice. Acts as financial advisor to individuals, developing solutions and delivering specialized knowledge in banking, insurance and investments. Build own retail portfolio and responsible for existing managed portfolio, targeting Value-Added prospects with transactional financial needs and credit and investment solutions. Competent 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. Handle most of own sales support and may handle cash and service-related deposit and loan transactions.

## **ESSENTIAL ROLES AND RESPONSIBILITIES**

- 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
- Build, grow and manage a profitable portfolio and service client relationships to achieve top performing Personal Profit Statement results

### **Business Development**

- Develop annual Banker Budget and Business Plan
- Identify Target Market of clients often from existing customer base
- Establish Defined Calling Program, including activities and metrics, to profile, prospect and conduct appointments with target clients
- 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
- Identify the client's immediate and long-term goals to earn 100 percent of the client's business
- Analyze detailed financial and credit data and evaluate a variety of information and a wide range of factors relevant to the client's goals
- Develop and recommend solutions which best meet the client's goals, risk tolerance, tax exposure and other financial considerations
- 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
- Analyze credit, evaluate risk and assign rating
- Proactively identify deterioration of credit to take independent action to correct
- Resolve and collect own delinquent and problem credits
- Conduct annual Client Review to monitor and analyze the client's goals and identify new opportunities
- Apply business ethics in the client's best interest
- Market and promote own business practice
- Develop relationships to obtain referrals from professional partners, centers of influence and community leaders
- Build internal referral relationships
- Make referrals to Ag and Business Bankers
- Deliver exceptional customer service
- Deliver American Federal Brand and Customer Touchpoints
- Provide most of own client sales and service support
- Act as back-up to Associate for cash and service-related transactions
- 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

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

## **PERFORMANCE MEASURES**

- Annual Banker Budget, Banker Plan and Personal Development Plan
- Sales Practice Activity: Prospecting Contacts, Appointments, Proposals, Closes, Referrals
- Sales Results: Present Value New Sales (PVNS)
- Return on Personal Business Practice: Value-Added on Personal Profit Statement
- AFI Assets Under Management
- AFI GDC
- Originated Loan Portfolio
- Originated Deposit Portfolio
- Fee Income
- Gross Margin
- Credit Administration and Risk Management: Credit Scorecard Loan Review and Loan Delinquency
- Deposit Administration: Operational Accuracy

## **SYSTEMS**

- Transactional, compliance, credit, sales, management and office systems
  - Pricing modules and client portfolio calculators
  - American Federal Investments/INVEST 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/INVEST 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
- Move 50 pounds a distance of 15 yards
- 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

## 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
  - Three or more years of consumer sales or mortgage bank experience, including in the past 12 months
  - Experience building profitable relationships with clients
  - Demonstrated ability to achieve individual performance results and develop a book of business
  - Ability to analyze detailed financial and credit data information
  - Nationwide Mortgage Licensing System (NMLS) Registry for Mortgage Loan Originators registration
  - Securities licensing and Investment Advisor Representative (IAR) registration in the state(s) of practice
    - Minimum  
ND: Series 6, 63 & 65  
MN: Series 6 & 63
    - Preferred  
ND: Series 7 & 66  
MN: Series 7 & 66
  - 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

## **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
- Variable Individual Incentive:
  - AFI Commissions
  - AFI Annual Bonus Program
  - 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](mailto:mheinzen@americanfederal.net) Our website address is [americanfederalbank.com](http://americanfederalbank.com).

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