



**Job Title:** Commercial Banking Associate  
**Department:** Commercial Banking  
**Position Reports To:** Commercial Banking Manager  
**FLSA Status:** Exempt / Full-time

**POSITION OVERVIEW:**

Bank of San Francisco seeks a Commercial Banking Associate to provide high quality client service while performing a wide variety of tasks related to the set-up and day-to-day management of client relationships. This includes: working with Relationship Managers, clients, and appropriate bank departments to coordinate the opening of new depository and loan accounts; and setting up online banking, cash management and remote deposit services for clients. Additionally, this position is responsible for handling the day-to-day inquiries and requests of clients in a highly responsive and supportive way. The position must have excellent communications skills, excel at client service, be detail-oriented, and have a positive attitude.

**RESPONSIBILITIES:**

- Coordinate with clients and the Client Service Department to facilitate the opening of new depository accounts. This involves completing new account forms and working with Relationship Managers to complete CIP forms and Enhanced Due Diligence forms when necessary.
- Coordinate with clients and the Cash Management Department for the set-up of online banking, cash management, remote deposit and merchant services.
- Coordinate with clients and the Loan Servicing Department for the set-up of new loans and/or renewals of existing ones. This entails working with Relationship Managers during the preparation of documentation request forms and the gathering of required information from clients, as well as, at times, arranging for the signing of loan documents.
- Manage and coordinate client inquiries related to their accounts (e.g., balance information, stop payment requests, loan pay downs and/or advances, etc.).

- Work with Relationship Managers to gather financial information required by the Bank's loan tickler system and in coordinating the receipt of such information by the Underwriting Department.
- Assist Relationship Managers with their computer/technology and administrative needs.
- Assist the Marketing Department with client-related events.

The Commercial Banking Associate may perform additional related duties as assigned, or as the situation dictates.

## **REQUIREMENTS:**

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- College degree in business or related area required; background in accounting and/or finance helpful.
- Knowledge of commercial banking.
- Excellent verbal and written skills in order to communicate effectively and tactfully within the Bank and with the Bank's clients, while maintaining a high level of confidentiality.
- Ability to provide a high level of client service.
- Strong organizational skills, including the ability to prioritize and multi-task.
- A thorough knowledge of all Bank services.
- A thorough knowledge of the functions handled by each of the Bank's departments.
- Knowledge of Microsoft Office programs such as Outlook, Salesforce CRM, PowerPoint, Word, and Excel; knowledge of the use of various types of office equipment, such as multi-line phones, printers, and scanners.

## **BANK OF SAN FRANCISCO: A COMMUNITY BANK FOR MODERN TIMES**

Established in 2005, Bank of San Francisco serves the banking needs of Bay Area businesses and nonprofits as well as individuals and families who value personalized service complemented by the convenience of technology. From our location in downtown San Francisco, we serve clients throughout the Bay Area and beyond. Some key differentiators include:

- Strong Loan Portfolio – The bank has a proven track record of maintaining a healthy loan portfolio, even during the most challenging economic times.

Cumulative net loan losses since our 2005 inception have been under \$750,000.

- Technology-Driven Community Banking – Bank of San Francisco embraces the best elements of traditional community banking, e.g., personalized service, local decision-making and clients' access to senior management. At the same time, we have made strategic use of powerful technologies to create client convenience and to enhance workforce mobility and efficiency.
- Focused Industry Specializations – In addition to handling general business clients, the Bank has developed specializations in such industries as healthcare practices, political campaign service providers, law firms and fiduciaries.
- Committed Team with Employees & Directors Owning 26% of the Bank – Our employees and directors are currently our two largest ownership groups, with employees owning approximately 14% of the bank's stock and directors owning 12%.
- Executive Team Working with a New Generation of Bankers – The bank's experienced executive team has built an entrepreneurial culture focused on clients, the use of technology, and the execution of the bank's strategy. The entrepreneurial culture is perpetuated through such modern management practices as the conversion to a paperless environment and the adoption of a flat organization and an open culture that fosters collaboration and cross-training of a new generation of bankers.
- Low Cost, Local Deposits – With our relationship-based business model, the bank is able to attract the non-interest and low-interest accounts of its business, nonprofit and individual clients. These local deposits are used to fund our local loans.
- History of Strong and Consistent Profitability – Even during the most challenging economic times since the Great Depression, the bank maintained strong margins and profitability relative to our peers.

*Employee must assure compliance with all applicable State and Federal banking regulations, bank policies and procedures, including but not limited to, the Bank Secrecy Act/Anti Money Laundering Program and Information Systems Security Policies.*

*The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Further, they do not establish a contract for employment and are subject to change at the discretion of the employer. Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.*