



Job Title: Commercial Banking Associate

Department: Commercial Banking

Reports to: Commercial Banking Team Lead

FLSA Status: Exempt/Full-time

POSITION OVERVIEW:

With general direction from Relationship Managers, the Commercial Banking Associate is responsible for providing high quality client service while performing a wide variety of services and 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 questions and requests of clients in a highly responsive and supportive way. Must have excellent communications skills, excel at client service, be detail-oriented with a positive attitude.

The 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.

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 loans. 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.
- Handle/coordinate client inquiries related to their accounts (e.g., balance information, stop-payment requests, loan paydowns 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.
- May perform other related duties, as assigned, or as the situation dictates.

REQUIREMENTS:

- 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: THE MODERN COMMUNITY BANK

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:

- **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 (through mobile banking, remote deposit, treasury management, online banking and access to a worldwide ATM network) and to enhance workforce mobility and efficiency.
- **Innovations in Banking** – Bank of San Francisco has demonstrated the willingness, capacity and resources to develop new products and programs tailored to market conditions.
- **Strong Bay Area Loan Portfolio** – The Bank has a proven track record of maintaining a healthy loan portfolio, even during the most challenging economic times. Our non-performing assets/total assets ratio has consistently been well below 1%.
- **Focused Areas of Specialization** – The Bank has developed specializations in such industries as health care practices, technology firms, political campaign service providers,

law firms and fiduciaries, as well as nonprofits. With our deep understanding and tailored services, we are establishing a strong reputation as a “go to” bank serving Bay Area companies and nonprofits.

- Truly Local – We are a Bay Area success story, investing in the community, for the long haul. The majority of our owners live in the Bay Area communities that we serve, and approximately 20% of our ownership is by current and past employees and directors. We are proud of our local deposit base, which we use to make loans to local businesses, nonprofits and families.
- Executive Team Working with a New Generation of Bankers – The Bank’s experienced executive team has built an entrepreneurial culture that is keenly focused on clients, the use of technology and 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.
- History of Strong and Consistent Profitability – Even during the most challenging economic times since the Great Depression, the Bank has 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.