Westamerica Star Path Job Postings

Week of November 14, 2016

How to Apply for a Posted Position

Prospective Employees

Visit our website www.westamerica.com and apply online or pick up an application at one of our branches.

EQUAL OPPORTUNITY EMPLOYER

Westamerica Bancorporation and its subsidiaries are equal opportunity employers and do not discriminate on the basis of race, color, religion, gender, sexual orientation, marital status, national origin, ancestry, disability, age, veteran status, genetic information, or any other class protected under federal, state, or local law.

BRANCH & REGIONAL POSITIONS ‡

Position	County	Branch	Hours	Grade (Level)	Recruiter	Req #
On-Call/Hourly Tellers	Contra Costa	Concord	TBD	B/C/D	Zapata	16-328
	Kern	Taft*	TBD	B/C/D	Manuel-Lipps	16-403
	Mendocino	Ukiah	TBD	B/C/D	Gould	16-265
	Mendocino	Ukiah	18	B/C/D	Gould	16-323
	Merced	Merced Downtown	TBD	B/C/D	Gould	16-359
	Napa	Calistoga	TBD	B/C/D	Manuel-Lipps	16-114
	Napa	South Napa	TBD	B/C/D	Manuel-Lipps	16-398
	Solano	Fairfield	TBD	B/C/D	Champagne	16-249
	Sonoma	Rohnert Park	TBD	B/C/D	Gould	16-236
Part & Full-Time Tellers	Kern	Taft*	40	B/C/D	Manuel-Lipps	16-404
	Lake	Lakeport	32	B/C/D	Gould	16-399
	Madera	Madera	30	B/C/D	Gould	16-382
	Marin	Fourth & E	37	B/C/D	Sammons	16-132
	Marin	Fourth & E	40	B/C/D	Sammons	16-290
	Marin	Fourth & E	40	B/C/D	Sammons	16-301
	Marin	Larkspur	32	B/C/D	Sammons	14-304
	Marin	Mill Valley	40	B/C/D	Sammons	16-206
	Marin	Mill Valley	40	B/C/D	Sammons	16-302
	Marin	Northgate	40	B/C/D	Sammons	16-284
	Marin	Novato	40	B/C/D	Sammons	15-359
	Marin	San Anselmo	40	B/C/D	Sammons	16-289
	Marin	San Rafael	40	B/C/D	Sammons	16-283
	Marin	Strawberry	35	B/C/D	Sammons	15-097
	Marin	Strawberry	40	B/C/D	Sammons	16-370
	Napa	South Napa*	25	B/C/D	Manuel-Lipps	16-400
	Nevada	Wildwood	25	B/C/D	Zapata	16-395
	Solano	Suisun	22	B/C/D	Zapata	16-396
	Solano	Vallejo	36.5	B/C/D	Zapata	16-385
	Sonoma	Rohnert Park	36	B/C/D	Gould	16-291

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* New listing this week

Position	County	Branch	Hours	Grade (Level)	Recruiter	Req #
	Sonoma	Rohnert Park	36	B/C/D	Gould	16-337
	Sonoma	Rohnert Park	36	B/C/D	Gould	16-383
	Sonoma	Santa Rosa	21	B/C/D	Gould	16-366
	Sonoma	Santa Rosa	30	B/C/D	Gould	16-392
	Sonoma	Sebastopol	36	B/C/D	Gould	16-374
	Sonoma	Sonoma	30	B/C/D	Gould	16-278
	Stanislaus	Turlock Geer	30	B/C/D	Gould	16-354
Operations BSO	Marin	Ignacio	40	E	Sammons	16-193
	Marin	Larkspur	40	E	Sammons	16-178
	Marin	Novato	40	E	Sammons	16-149
	Marin	San Anselmo	40	E	Sammons	16-204
	Marin	Sausalito	40	E	Sammons	16-300
	Marin	Strawberry	40	E	Sammons	16-194
	Napa	Calistoga	40	E	Manuel-Lipps	16-276
	Solano	Suisun	40	E	Zapata	16-373
	Sonoma	Santa Rosa	40	E	Gould	16-391
	Sonoma	Sebastopol	40	E	Gould	16-390
	Sonoma	Sonoma	40	E	Gould	16-279
Operations BSO On-Call	Contra Costa	Muir Station	TBD	E	Zapata	15-292
Platform BSO	Marin	Novato	40	E	Sammons	15-329
	Marin	San Rafael	40	E	Sammons	16-219
Customer Service Manager	Alameda	Pleasanton	40	20	Manuel-Lipps	16-085
	Contra Costa	Concord	40	20	Manuel-Lipps	15-058
	Contra Costa	Lafayette	40	20	Manuel-Lipps	16-135
	Contra Costa	Walnut Creek	40	20	Manuel-Lipps	15-046
	Kern	Taft	40	20	Manuel-Lipps	16-316
	Lake	Clearlake	40	23 (IIIB)	Gould	15-484
	Lake	Middletown*	40	22 (III)	Gould	16-402
	Marin	Fourth & E	40	21 (II)	Manuel-Lipps	15-398
	Marin	Larkspur	40	21 (II)	Manuel-Lipps	16-352

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Position	County	Branch	Hours	Grade (Level)	Recruiter	Req #
	Marin	Northgate	40	21 (II)	Manuel-Lipps	16-333
	Marin	Strawberry	40	21 (II)	Manuel-Lipps	14-130
	Merced	Atwater	40	23 (IIIB)	Gould	16-372
	Sonoma	Guerneville	40	22 (III)	Gould	14-435
	Sonoma	Sebastopol	40	23 (IIIB)	Gould	15-456
Business Relationship Manager	Contra Costa	Muir Station	40	25 (III)	Manuel-Lipps	16-121
	Marin	Larkspur	40	26 (IV)	Manuel-Lipps	15-138
	Marin	Ignacio	40	26 (IV)	Manuel-Lipps	14-284
	Marin	Northgate	40	26 (IV)	Manuel-Lipps	15-223
	Marin	Novato	40	27 (VI)	Manuel-Lipps	16-089
	Merced	Atwater	40	26 (IV)	Gould	15-154
	Napa	North Napa	40	26 (IV)	Manuel-Lipps	13-149
	Napa	South Napa	40	24 (II)	Manuel-Lipps	14-393
	Napa	St. Helena	40	26 (IV)	Manuel-Lipps	13-381
	Solano	Peabody	40	25 (III)	Champagne	15-164
	Sonoma	Crossroads	40	25 (III)	Gould	15-197
	Sonoma	Healdsburg	40	25 (III)	Gould	15-037
	Sonoma	Rohnert Park	40	25 (III)	Gould	15-433
	Sonoma	Sebastopol	40	27 (V)	Gould	16-078
	Tuolumne	Sonora	40	26 (IV)	Gould	14-325
	Stanislaus	Turlock Geer Road	40	27 (V)	Gould	15-214
Business Banking Officers	Various	Various	40	(III – V)		Various
Business Banking Managers	Various	Various	40	(I – VI)		Various
Reg Srv Manager III	Marin Region	Marin Region	40	31	Manuel-Lipps	13-445
	John Muir/Solano Region	John Muir Solano Region	40	31	Champagne / Manuel-Lipps	16-119
Regional Market Mgr	Bakersfield Region	Bakersfield Region	40	35	Manuel-Lipps	15-244
	Solano/John Muir Region	Solano/John Muir Region	40	33	Champagne	16-254

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Position	Department	Hours	Grade	Recruiter	Req #
	NON-EXEMPT POSITION				
Bankcard Sales Consultant	Redwood Merchant Services Department	40	D	Gould	16-083
Central Services Clerk II	Adjustments Department	40	D	Champagne	16-394
General Clerk I	Loan Documentation Department	40	C	Champagne	16-381
Loan Processor	Loan Services Department	40	C/D	Champagne	16-368
Utility	Loan Services Department*	40	F	Champagne	16-388
	EXEMPT POSITIONS				
Branch Review/Utility Officer	Branch Review Department*	40	23	Champagne	16-401
Branch Support Representative	Branch Support Department	40	23	Champagne	16-309
CRA Analyst	Compliance Department	40	26	Champagne	15-191
Lending Compliance Officer	Credit Department	40	31	Champagne	16-213
Loan Review Manager	Loan Review Department	40	31	Champagne	16-165
Mortgage Underwriter	Residential Real Estate	40	24	Champagne	16-304
Operations Analyst	Account Analysis Department	40	24	Champagne	16-397
Real Estate Credit Officer	Santa Rosa Credit Administration	40	27	Champagne	15-108
Senior Credit Officer	Modesto Credit Admin	40	30	Champagne	14-146
Senior Credit Officer	Fresno Credit Admin	40	30	Champagne	14-147
Senior Loan Review Officer	Loan Review	40	29	Champagne	16-064
Senior Real Estate Loan Officer	Santa Rosa Credit Admin	40	30	Champagne	15-109
Senior Real Estate Loan Officer	Fairfield Credit Hub	40	30	Champagne	15-249

JOB DESCRIPTIONS & SALARY RANGES

(In alphabetical order by job title)

Bankcard Sales Consultant

Essential Functions:

- Consultant works predominately in the field to solicit prospects and generate new merchant business.
- Consultant will also prepare price quotes and gather all required documents to complete sale process.
- Candidate must maintain sales pipeline reports and provide excellent customer service.

Qualifications:

- A minimum of 2 years of previous electronic payment processing experience is required.

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* New listing this week

- Must have great communication and services skills, attention to details, multi-tasking, great negotiating skills and work well under pressure.

Branch Review/Utility Officer
As Branch Review/Utility Officer, under minimum supervision, review and audit operational activities performed by Branch personnel to ensure compliance with established Bank policies and procedures, as follows:

- Acts as Branch Customer Service Manager and/or an operational branch staff position when requested.
- Conduct on-site training of branch staff.
- Supports Bank acquisition conversion activities.
- Extensive travel required with adjustment to working away from home for an extended time, could include weekends as needed.
- Ability to work independently with little supervision

Applicant must have acquired progressively more responsible work experience in the operations area of a large branch of a financial institution where applicant has performed multiple and diverse operational activities and has gained a working familiarity of all facets of Branch Operations (security, regulatory, customer transactions, dual custody requirements, internal work, documentation requirements, superior customer service etc.) and the financial ramifications associated with non-compliance to policies, procedures and regulatory mandates.

Applicant must be PC literate and be familiar with word processing software program. Good organizational, time management, interpersonal and communication skills are required. Travel required.

NOTE: Target Coverage will be Northern Ca., with emphasis in the John Muir, Solano, Napa, Greater Sacramento, and Modesto Regions.

Branch Support Representative
Under general managerial guidance: Answers legal and operational questions posed by branch staff. Responds to levies, warrants, summons, subpoenas and IRAs received by the corporation and its subsidiaries.

- Provides customer service to branches and departments by accurately responding to problems and questions in a timely manner.
- Supports Legal Processes. Cash Balancing. Reg CC Holds. Achieve Satisfactory Audits.
- Participates in special projects as assigned.
- Functions as a liaison to other support areas when identifying and resolving problems. Clarifies and assists with documentation for new and existing policies. Performs other job related duties as required.

Previous branch job experience in an operational role such as a Customer Service Manager or Branch Services Officer where the incumbent has gained a working knowledge of IMPACS Savings/Time, CIF, RM, and Steller. Basic PC skills desirable. Excellent analytical, research, organizational, interpersonal, communication and customer service skills are required. Must be able to work rotating Saturdays 8:30 – 1:30pm. Sits for extended periods of time working on PC and talking on telephone. Reviews operational manuals for information and provides guidance to branch questions. Utilize knowledge of operational workflow, legal requirements and established procedures to quickly and effectively resolve inquiries received from branch staff. Prioritize multiple demands while continuing to meet established service standards. Operates PC, telephone, fax, copier and 10 key calculators. Identify cause of system and processing delays or errors and interact with appropriate support staff to gain resolution. Determine when to elevate situation to higher level management for settlement.

Business Banking Manager
Responsible for developing and maintaining small business and professional customer base in local county using a variety of sources including cold calling and referrals. Requires three plus years financial sales experience within a business banking environment and a background in commercial lending. Incentive eligible.

Business Banking Officer

1. Achieves established individual growth/goals in loans and deposits by:
   - Contacting present customers to retain and expand bank relationships by cross-selling bank products.
   - Contacts prospective clients to establish new bank relationships by selling appropriate bank products and services.
   - Actively sells Bank's services and products, according to established bank key initiatives.
   - Maintains and communicates results of sales activities as established in Sales Culture booklet.
2. Maintains knowledge of bank policies, procedures, products and periodic services.
   - Attends daily sales meeting.
   - Successfully completes required training classes and compliance tutorial.

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* New listing this week

Business Relationship Manager
Under general managerial review: Achieves sales goal objectives by developing and managing a client portfolio. Provides customers with information and resolves banking problems. Promotes sales of bank services and products.
Essential Functions:

1.) Provides quality service and achieves establishment individual growth/goals in loan and deposits by:
   - Contacting present customers to retain and expand bank relationships by cross-selling bank products.
   - Contacts prospective clients to establish new bank relationships by selling appropriate bank products and services.
   - Actively sells bank's services and products according to established in initiatives.
   - Maintains and communicates results of sales activities as establishes in Sales Culture booklet.
2.) Maintain knowledge of bank policies, procedures, products and periodic services. Attends daily sales meeting. Successfully completes required training classes and compliance tutorials.

CRA Analyst
The position is responsible for conducting ongoing analysis of CRA activities and ensuring the bank is in compliance with the Community Reinvestment Act. This position is responsible for maintaining and updating the CRA Public file, and generating reports and mapping that are used to assess CRA Performance.
Essential Duties and Responsibilities

- Track, qualify, report CRA community development activities (lending, services, and donations) and maintains supporting documentation.
- Assist the CRA Compliance Officer with monitoring and reporting CRA Performance. Provide CRA-related reports on geographic and borrower lending distribution, gap analysis for low activity census tracts, branch distribution and branching activities.
- Assist with data integrity reviews of reportable CRA lending (small business, small farm, HMDA lending, and consumer lending).
- Annual FFIEC submission (CRA and HMDA).
- Annual CRA Public File update and maintenance.
- Assist with CRA Examination preparation and support.
- Maintain a strong working knowledge of CRA, HMDA, and Fair lending laws and regulations.
- All other duties/special projects as assigned.

Experience and Other Qualifications

- Minimum two years' experience analyzing and reporting CRA-related activities.
- Strong analytical and quantitative skills.
- Excellent communication, verbal and written.
- A team player able to work effectively in a multi-tasking environment.
- Proficient with Microsoft Office Products.
- Experience working with Centrax or CRA Wiz preferred.
- Excellent organizational skills.
- Self-motivated; able to work independently.

Credit Officer
Review request for establishment of loans and credits lines, collects and analyzes financial and related information. Emphasis in Agricultural Lending to individuals, partnerships and corporations. Determines the general credit worthiness of the prospect and the merits of the loan request. Must have demonstrated ability to analyze and underwrite complex agricultural lines, term loans and real estate loans .Prepares factual summary related to applicant's credit worthiness. Approves or declines loans with terms within their established lending limits. Prepares recommendations for loan amounts above identified credit authority. Investigate all available sources of credit and financial information. Drafts CLD - 50 loan reports with supporting schedule, prepares, order to draw documents. Manages assigned loan portfolio through active support of the Financial Sales Officer who provides client services to customers. Participates in special projects and performs other job-related duties are required.

Customer Service Manager
Supervises the day-to-day operational activity of the branch to include:

- Participates in weekly staff meetings.
- Organizes daily work flow and appropriate staffing.
- Resolves complex customer account problems.
- Trains, develops and motivates staff.

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* New listing this week

- Maintains and follows audit standards to ensure a satisfactory audit.
- Performs certifications. Reviews safety and loss prevention.

❖ Motivates staff to achieve identified sales goals while providing superior customer service.

❖ Participates with the Regional Service Manager on the following personnel activities: hiring, terminating, counseling, annual and interim performance reviews and resolution of other personnel problems.

Dealer Center Marketing & Sales Representative
Makes sales calls on new and existing auto dealers to secure and maintain relationships that increase profitability by generating targeted volumes of quality dealer financing. Maintains working relationships with Dealer Center staff, assisting with departmental functions as needed. Keeps abreast of changes in current laws and policies governing California Auto Sales Contracts as well as WAB internal policies. Extensive sales experience within the auto dealer financial services industry where incumbent has gained working knowledge of financial analysis techniques. Excellent sales, presentation, organizational interpersonal and communications skills required. May work non-standard hours. Travel to various sites to meet with clients.

General Clerk I
Under general supervision; organizes and maintains departmental files in alpha, chronologic and/or numeric order, prepares monthly reports and sets up and maintains retention records. Strong organizational, customer service and analytical skills required. Prior filing room or general office experience preferred. Incumbent will possess moderate computer skills, including, but not limited to the use of Microsoft Word, Excel and Access programs. Position requires physical demands; standing for long periods, walking stooping, overhead stretching and the ability to lift 25 pounds. The ability to function under very tight time constraints and multi-task are the heart of this position. General knowledge of U.C.C filings, lien perfection, title insurance and title issues, consumer regulations and disclosures, and hazard, flood and construction insurance declarations. Excellent communication, organization and analytical skills a must. Reviews executed loan packages for proper execution, completeness and required insurance. Prepares loan document tracking reports. PC proficiency required, along with the ability to function under very tight time constraints with few to no errors.

Lending Compliance Officer
The Lending Compliance Officer will implement and monitor the internal compliance audit monitoring program for the following departments: Residential Real Estate, Consumer Loan Center, Dealer Loan Center, Loan Services, Loan Documentations, Loan Adjustment and Commercial Hub's to ensure regulatory reporting and documentation requirements are met. This position will also serve as the primary lead for all credit-related regulatory compliance, consumer, and commercial:

A. Policies and procedures
B. Risk assessments
C. Implement new laws and regulations
D. Monitoring- fair lending, TILA, adverse notices, flood, credit bureau reporting, data integrity, etc.

The LCO consults and coordinates with Business Unit Compliance Officers, senior management, and internal audit department personnel regarding new and revised legislations and regulations, and revisions and new additions to policies, procedures and products. This position must maintain working relationship with the Compliance Departments and participate as a member of Bank's Regulatory Compliance Committee.

Minimum Requirements
More progressively responsible work experience within the mortgage and consumer lending functions of a financial institution where the incumbent has gained an in-depth working knowledge of the following lending regulations: Equal Credit Opportunity Act (REG B); Truth in Lending Act (REG Z); Home Mortgage Disclosure Act (REG C); Real Estate Settlement Procedure Act (RESPA & REG X); Fair Credit Reporting Act (FCRA); Flood Insurance Regulation; Fair Lending Act; Fair Housing Act; State Banking lending laws, Fannie Mae/Freddie Mac/FHA/VA guidelines and the loan process from, underwriting through servicing. Incumbent must have a working knowledge of the lending function from product development to implementation. Audit, underwriting and secondary market documentation knowledge is required.
Undergraduate degree desirable. Mortgage banking courses highly desirable. Incumbent must also possess strong analytical, communication, interpersonal, organizational and presentation skills.

Loan Processor I/II: *Loan Services Department*
Performs various loan servicing functions (i.e. boarding (data entry), funding, insurance tracking, DMV work, payments processing, data entry review, etc.). Responds to service requests. Certifies general ledger accounts. Calculates interests, loan payments, and balances. Assists with special projects and performs additional job related duties as required.
Requirements:

- One year general business experience preferably within banking.
- General knowledge of U.C.C. filing, lien perfection, hazard, flood, and construction insurance a plus.

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* New listing this week

- Excellent communication, organization and analytical skills a must.
- PC proficiency required, along with the ability to function under very tight time constraints with few to no errors.
- 10-key and typing skills mandatory must be detailed oriented.

Loan Review Manager
Under guidance of various Board of Directors: Manages the Corporation's Subsidiary Bank loan review activities. Informs the Board of Directors and Senior Management of loan portfolio quality, potential loan problems, and loss exposure. Reports exceptions when lending practices do not conform with established policy. Generates and presents summary reports to Corporate Senior Management and various Subsidiary Board of Directors.

- Directs the continuous review of loans and commitments for the purposes of risk grading, determination of degree of attention required, identification of potential credit problems, and conformity with Corporate Bank policies and regulatory directives. Manages generation of management reports regarding quality and trends in the corporate loan portfolio.
- Provides credit risk management and regulatory input for numerous board and management committees. Active member of Credit Policy Committee and non-voting member of subsidiary bank Loan Loss committees. Conducts workout credit discussions and Credit Policy issues with managerial personnel.
- Reviews major and complex loans and reports exposures to management.
- Maintains ongoing credit risk oversight of existing major adversely graded credits.
- Plans and organizes all activities within department.
- Responsible for review and recommendation of all staffing actions on members of department. Sets up training programs and monitors activities.

Conducts Loan Quality exit reviews at all Subsidiary Banks and Credit Departments to ensure consistency and uniformity of reporting

Mortgage Underwriter
Underwrites, approves, and/or declines, within defined limit of authority and in accordance with established investor guidelines, residential mortgage loan applications originated by Bank's Retail Branch Offices or Wholesale Brokers.

- Underwrites, approves, and/or declines residential real estate loans and home equity loans/lines of credit within defined limit of authority.
- Processes all residential real estate loans and lines of credit assigned to them as an underwriter. Processing includes, but is not limited to:
  - Review loan package for completeness and accuracy
  - Order appraisal; verifications of deposit, employment and mortgage, and review trust if required
    Create credit application on loan processing software
  - Maintain system checklist for tracking file documentation
  - Maintain system conversion log
  - Complete all loan status changes
  - Update system tracking
  - Prepare package for PMI & Investor submission for underwriting
- Provides technical guidance to team processors in regards to underwriting, secondary marketing requirements, title/escrow considerations and private mortgage insurance policies.
- Consult with closing department, branch staff, and wholesale brokers to ensure all underwriting conditions are met prior to the close of escrow.
- Interprets and implements underwriting guidelines; keeps informed of current practices in loan underwriting and communicates changes to those concerned.

Operational Branch Services Officer
Promotes and sells the bank's services and products while providing quality customer service.

- Adheres to the Bank's 5 points of service.
- Cross sells appropriate products and services to clients and prospects.
- Makes outbound service or sales call via telephone and written correspondence as requested by CSM.

❖ Provides back-up coverage for operations and platform activities, including completion of necessary paperwork associated with opening and closing accounts. Supports CSM in management of teller line coverage and schedules. Resolves customer problems and answers customer inquiries, ensuring superior customer service standards are maintained.
❖ Adheres to the Banks's policies, procedures and regulations

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- Receiving deposits, cashing checks, processing, other related banking transactions with a high degree of accuracy
- Follows security and control protocols.

Operations Analyst
Functions as system analyst for the Account Analysis XAA system, including daily maintenance, monthly processing, preparation of customer statements with billing charges, and collection of income reporting to branches and Bank senior management. Provide technical support as it relates to the day-to-day system functionality and the testing and validating of the new Bank products, revised pricing and system upgrades. Primary contact for the departments, branches, and sales support staff for services, prices, and charges as they relate to the current or prospect customers on analysis or Business Star account types.

Must have working knowledge of MS Office and be proficient in Excel, including PIVOT tables, Access databases, and query development. Experience and in-depth understanding of SQL and Macros is also required. Excellent analytical, communication, organizational skills and customer service skills are necessary.

Platform Branch Services Officer
Provides financial sales and services to customers. Conducts sales calls to retain and enhance current business and retail relationships. Identifies and cultivates business opportunities. Resolves customer problems and answers customer inquiries, ensuring superior customer service standards are maintained. Completes necessary paperwork associated with opening, closing and transfers of accounts and requests for credit. Prior sales, supervisory or leadership experience a plus.

Real Estate Credit Officer
Under General Managerial Guidance: Originates and manages credit relationships with borrowers seeking term Real Estate loans or interim construction financing for commercial, industrial or residential tract projects.
Actively solicits, in conjunction with branch sales staff, credit applications for real estate secured term loans or interim construction loans. Incorporate information obtained from independent appraiser and cost engineers to analyze and identify the economic and market feasibility of proposed project. Evaluate various financial data from multiple interested parties (i.e., contractor, tenants, applicant) to determine the credit risk and of project. Monitors the closing of approved term real estate or interim construction loans. Manages assigned interim construction loan portfolio. Ensures transactions comply with regulatory and corporate policies. Functions as liaison to other financial institutions for participatory lending arrangements. Participates in special projects and performs other job related duties as required

Regional Market Manager
Manages the marketing of the Bank's products and services. Supports the Bank's strategic goals by formulating and implementing a program for business development and sales promotion within the region. Develops an effective sales oriented team through effective officer selection and training. Provides guidance and advice to subordinate personnel. Calls on the largest or most important existing or prospective customers within the framework of a business development call program. Consults with other Regional Market Managers in determining who can best provide service to a particular relationship or client. Represents the bank in various civic and community functions to enhance its image and develop additional business. Requires extensive lending and or marketing experience of consumer, commercial and real estate product lines. Must have previous management experience directing the sales and marketing force of a financial institution. A bachelor's degree in Business, Finance, or related field is desirable

Regional Service Manager I/II
Daily:
- Communicates with individual branches, providing guidance in the following areas, including:
- Staffing Issues – to ensure maximum levels of customer service
- Scheduling – to ensure maximum levels of customer service
- Reinforcement of audit issues/control issue
- Performance issues/disciplinary action
- Expenses/budget
- Liaison between branch and support departments
- Resolution of customer service/operational issues
- Development and implementation of corporate policies relating to operations (regional marketing activities)
- Screen and interview branch job applicants
- Risk monitoring (i.e., Kiting Suspect report)
- Visit branches to inspect operational/sales activities to achieve key initiatives.

Monthly:
- Review exempt absence reports

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* New listing this week

- Monitor NIE and NII analysis
- Review Branch Suspense month-end reports
- Review and approve employee expense reports

Senior Credit Officer
Under General Managerial Guidance: Reviews and approves loan requests for multi-line products within established lending limits. Deals with loans and credit lines, including collection and analysis of financial and related data to determine general credit worthiness of the prospect and the merits of the loan requests.
ESSENTIAL FUNCTIONS: Review request for establishment of loans and credits lines, collects and analyzes financial and related information. Emphasis in Agricultural Lending to individuals, partnerships and corporations. Determines the general credit worthiness of the prospect and the merits of the loan request. Must have demonstrated ability to analyze and underwrite complex agricultural lines, term loans and real estate loans .Prepares factual summary related to applicant's credit worthiness. Approves or declines loans with terms within their established lending limits. Prepares recommendations for loan amounts above identified credit authority. Investigate all available sources of credit and financial information. Drafts CLD - 50 loan reports with supporting schedule, prepares, order to draw documents. Manages assigned loan portfolio through active support of the Financial Sales Officer who provides client services to customers. Participates in special projects and performs other job-related duties are required.

Senior Loan Review Officer
Under the general guidance of the Loan Review Manager: Develops and executes a comprehensive program of internal lead reviews for the Bancorporation and subsidiaries; measures and evaluates effectiveness of internal controls, adherence to management directives and regulatory requirements, reliability of management data, quality of performance objectives, and extent to which the Bancorporation and subsidiaries' assets are accounted for and safeguarded from losses.
ESSENTIAL FUNCTIONS

- ❖ Reviews new and/or renewed credit commitments to assign a risk quality rating in accordance with the bank's loan review rating system.
  - Reviews and analyzes loan reports and associated credit information and investigation to determine the appropriate risk rating.
  - Consults, as appropriate, with lending officers, credit administration officers and other loan review officers to achieve a thorough understanding of the credit under review and to reach a well-reasoned conclusion as to the appropriate risk rating.
  - Produces narrative summary and analysis reports for watch, criticized and classified credits as part of the department reporting procedures for the Board of Directors and management.
  - Functions as team leader/supervisor in remote locations providing guidance and training to lesser experience Loan Review Officers.
- ❖ Responds as appropriate, to written and oral recommendations from lending officers, both written and oral, regarding credit grade and other review matters.
- ❖ Identifies credits in need of revised risk grading by examining periodic system-generated past due loan, overdraft and special asset status reports.

Senior Real Estate Loan Officer
Under General Managerial Guidance: Originates and manages credit relationships with borrowers seeking term Real Estate loans or interim construction financing for commercial, industrial or residential tract projects.
Actively solicits, in conjunction with branch sales staff, credit applications for real estate secured term loans or interim construction loans. Incorporate information obtained from independent appraiser and cost engineers to analyze and identify the economic and market feasibility of proposed project. Evaluate various financial data from multiple interested parties (i.e., contractor, tenants, applicant) to determine the credit risk and of project. Monitors the closing of approved term real estate or interim construction loans. Manages assigned interim construction loan portfolio. Ensures transactions comply with regulatory and corporate policies. Functions as liaison to other financial institutions for participatory lending arrangements. Participates in special projects and performs other job related duties as required

Teller I – III
Promotes and sells the bank's services and products while providing quality customer service.

- Adheres to the Bank's 5 points of service
- Cross sells appropriate products and services to clients and prospects.
- At the direction of the CSM, places outbound sales and service calls to customers and prospects

Adheres to the Bank's policies, procedures and regulations.

- Receiving deposits, cashing checks, processing other related banking transactions with a high degree of accuracy.
- Follows security and control protocols.

‡ Job descriptions and salary range information are found at the back of this bulletin.
* New listing this week

With minimal supervision, provides support to the CSM in all facets of branch operations including beginning and end of day tasks, processing Branch Capture, cash ordering and shipping, daily, monthly and annual certifications, balancing the ATM and Vault a well as compliance with Audit standards.
Depending on branch needs, may provide back-up coverage for the New Accounts desk. Tasks include completing all steps in the account opening process with a high degree of accuracy while achieving the standard cross-sell ratio.

Utility
Works directly with Team Leads and department management to assess daily workflow. This Utility position's mains task will be all tasks within the boarding group. They also assists in departmental training. Covers vacations and absences in department. Overseas and performs various Loan Services functions specifically Hazard and Flood Insurance monitoring and tracking. Resolves problem for staff and customer base. Serves as technical resource for the team and completes the most complex assignments. Clarifies updates and writes departmental desk procedures. Provide support to department management. Must possess strong interpersonal, organizational, customer service and analytical skill. Previous experience in analyzing workflow and backlog issues required. Can work independently with limited supervision. Ability to thrive in an intense working environment and meet productivity deadlines. Proven decision making skills required. Good verbal and written communication skills a must.

The Utility for this group handles all the boarding for loan services. Commercial, Consumer and charged off. Experience in commercial and consumer lending a plus.

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