

**COBIZ BANK
JOB DESCRIPTION**

Position Title: Commercial Banker IV	Reports To: Bank President/Senior Commercial Banking Manager/Commercial Banking Manager
Effective Date: March 1, 2000 Revised: October 2009	Department: Commercial Banking Pay Grade: 9E

General Purpose:

Responsible for assisting in the efficient and economic operation of the Commercial Banking Department. Develops Commercial Banking loan and deposit accounts and provides high quality customer service in attending to the needs of present and potential Commercial Banking loan and deposit customers. Responsible for the most complex Commercial Banking loan and deposit customer relationships, as well as significant portfolio management.

Essential Functions:

- ◆ Interviews Commercial Banking loan applicants and collects and analyzes a variety of financial and related data in order to determine the general creditworthiness of the prospect and the merits of the specific loan request.
- ◆ Establishes and negotiates, where necessary, the terms under which credit will be extended, including the costs, repayment method and schedule, as well as collateral requirements.
- ◆ Develops material for and makes loan presentations to Loan Committee where required.
- ◆ Responsible for ensuring compliance with all state and federal lending regulations and internal Bank loan policies and procedures. Ensures accurate and complete loan closing and file documentation.
- ◆ Monitors loan repayment activities on a timely basis and takes necessary action to collect from past due accounts.
- ◆ Responsible for determining disposition of overdrafts by Commercial Banking customers.
- ◆ Responsible for the generation of new deposits and maximizing deposit potential from existing and prospective customers.
- ◆ Works to increase the Bank's market share through active loan and deposit prospect solicitation and acquisition.
- ◆ Involves and works with other departments and individuals in developing proposals for Commercial Banking customers on other Bank products and services (i.e., Treasury Management, Trust) to generate and increase fee income.

--Employees are held accountable for all duties of this job--

- ◆ Exercises awareness in regard to suspicious activity, money laundering or fraudulent behavior as it relates to cash transactions, new account relationships, international wires and overall transaction activity and documents any such behavior so SAR filings can be considered.
- ◆ Ensures compliance with all regulations including but not limited to BSA, Reg D, Reg E, Reg P, Reg CC, Reg DD and unclaimed Properties.

Other Functions:

- ◆ May direct and coordinate workflow of, as well as provide functional guidance to more junior Commercial Bankers.
- ◆ May exercise management authority concerning staffing, performance appraisal, coaching, counseling, disciplinary action and salary recommendations for the Commercial Banking area.
- ◆ May perform duties of more junior Commercial Bankers as needed.
- ◆ Serves as contact person on loans above assigned limits of more junior Commercial Bankers.
- ◆ May advise customers on business management and financial matters as requested.
- ◆ May represent the Bank through involvement in community related activities.
- ◆ Other duties as assigned.

Supervisory Duties:

Direct Reports: 0

Indirect Reports: 0

Job Qualifications:

Knowledge, Skill and Ability:

- ◆ Advanced knowledge of and skill in all types of Commercial Banking loans and deposits, lending techniques and practices.
- ◆ Advanced knowledge of loan compliance regulations, as well as lien perfection law.
- ◆ In-depth knowledge of general Banking principles and regulations.
- ◆ Working knowledge of Loan Policy to review loan requests and administer existing portfolio.
- ◆ Broad knowledge of a variety of businesses.
- ◆ Good working knowledge of Windows, Microsoft Word, Excel and Banking systems.
- ◆ Working knowledge of accounting principles.
- ◆ Strong customer service skills.
- ◆ Proven leadership skills.
- ◆ Strong organizational, analytical, and problem solving skills.
- ◆ Excellent interpersonal and communication skills.

- ◆ Ability to prioritize work and handle multiple tasks simultaneously in a fast paced, diverse and growth-oriented environment.
- ◆ Ability to maintain a high level of confidentiality.
- ◆ Ability to work under tight deadlines.
- ◆ Ability to work flexible hours, as needed.

Education or Formal Training:

- ◆ Bachelor degree in Accounting, Finance, or other appropriate business-related field.

Experience:

- ◆ Minimum of five years of previous Commercial Banking experience.

Working Environment / Physical Requirements/Activities:

General office environment; therefore, must have the ability to operate Bank office machines/equipment with hands and the ability to use and type on computer keyboard. Must also have the physical ability to use the telephone. Must understand questions/concerns raised by parties involved, in person and over the telephone. Must be able to read job-related documents. Must have the physical ability to stoop, bend and lift, push, pull or carry up to ten pounds. Must have the ability to transport self to on-site client/contact meetings within the Metropolitan Area.

NOTE: This job description is not intended to be an exhaustive list of all duties, responsibilities or qualifications associated with the job.