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**Horizon Federal Credit Union**

**Job Description**

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| Position Description | Business Relationship Manager |
| Reporting To | CRO |
| Department | Commercial |
| Location | Corporate |
| FLSA Status | Exempt |

Horizon understands our employees are the credit union’s greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

**Position Objective**

Responsible for the vision, leadership, and strategic execution to achieve business deposit and loan growth.

**Essential Job Functions**

Responsible for the vision, leadership, delivery of exceptional service, and overall success of Horizon’s commercial department, including business accounts, loans, and services.

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union’s mission, vision, and core values in actions, behaviors, and communications.
2. Leads areas of business banking; including lending, deposit accounts, merchant services, relationship management, and future products/services.
3. Identify and pursue new business opportunities to expand Horizon’s business portfolio.
4. Collaborate with branches, marketing, and other departments and vendors to promote business loans, products, and services.
5. Ensures compliance with all laws and regulations associated with the delivery of business banking loans, accounts, and services.
6. Ensures operational integrity including compliance in all policies and procedures.
7. Effectively sets and monitors department objectives, goals, and strategies in conjunction with the overall business plan and strategic direction of the credit union.
8. Effectively leads, coaches, counsels, mentors, and develops direct reports to increase efficiency, enhance productivity, achieve goals, and provide a consistent atmosphere aligned with credit union culture.
9. Maintains a current and comprehensive knowledge of all related products, services, policies, procedures, rules, and regulations applicable within areas of operations, and ensures staff is aware of and comprehends changes.
10. Manages all personnel issues including interviews, hiring and promoting, schedules, performance evaluations, coaching, discipline actions, and terminations when necessary. Seeks assistance of Human Resources when situation warrants.
11. Proactively identifies and communicates areas to increase and enhance efficiencies, productivity, profitability, and provide a consistent team atmosphere.
12. Proactively ensures Horizon remains competitive with business banking and lending by reviewing and analyzing current data, research additional electronic and automatic methods, and recommends changes to senior management when applicable.
13. Works harmoniously with colleagues across all departments to meet the needs of the members and credit union.
14. Adheres to all policies and procedures, and ensures staff does the same.
15. Actively participates in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development, as well as development of staff, and seek opportunities to learn new skills. Completes mandatory training, as necessary.
16. Willingly participates in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested, representing Horizon in a positive and professional manner.
17. Travel required in membership area. Occasional travel required outside of membership area and may include overnight stay for trainings, workshops and conferences.
18. Saturday and evenings required, as necessary.
19. Completes all other duties as assigned and/or required.

**Qualifications**

* Bachelor’s degree from an accredited college or university; or comparable work experience. Minimum two years’ experience in progressive leadership within a financial institution.
* Thorough comprehension of credit union’s products, services, policies, procedures, and regulations.
* Maintains a professional demeanor in appearance, communication, and action.
* Possesses a high level of interpersonal communication, both verbal and written.
* Takes command of situations; remains confident, unfazed and undeterred by conflict, dealing with strong personalities, communicating unfavorable information, and allowing others to take risk and grow.
* Works independently and within a team.
* Effectively work and remain calm under pressure and in tense situations.
* Focused and driven to obtain goals in an ethical manner.
* Demonstrate positivity and enthusiasm regardless of the situation, and motivates team to do the same.
* Creative and innovative thinker, decision-maker, and problem solver.
* Able to count and perform basic math.
* Solid working knowledge of PC-based programs.

**Language Skills**

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to comprehend and respond to common inquires or complaints from credit union members, colleagues, regulatory agencies, vendors, or members of the business community. Ability to effectively present job-related information to members and colleagues.

**Physical Requirements**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Must possess sufficient manual dexterity to skillfully operate standard office equipment including but not limited to: a computer, typewriter, adding machine, facsimile machine, photocopier, and telephone. While performing the duties of this job, the employee is occasionally required to stand; walk, sit; use hands to finger, handle or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 30 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Additional**

Job descriptions are intended to be accurate reflections of those principal job elements essential for making decisions pertaining to compensation and is not be considered to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with the position.

This is not to be construed as an employment contract.

This job description does not alter the Employment-AT-Will relationship in any way.