

RELATIONSHIP MANAGER

Located in a financial center, relationship managers will focus the majority of their time deepening customer relationships by referring customers to sales specialists and offering appropriate financial solutions and services to both individual and small business customers/clients. Relationship managers will engage in daily relationship calling to preselected Bank of America or Merrill Edge customers inviting them into the financial center for an appointment and will assist in servicing customer needs where applicable. Relationship managers will report to a local market sales manager. They will partner closely with financial center managers and market sales managers to ensure adherence to operational and regulatory policies and procedures.

Primary Responsibilities

- Achieve referral goals, while adhering to regulatory policies and procedures, by identifying opportunities to directly refer customers to other specialists for additional expertise or specialized needs
- Build strong relationships with teammates, business partners and specialists by fostering teamwork, partnership and collaboration
- Ensure the customer's banking, small business, mortgage and investment needs are met by partnering with specialists and business partners to understand what they offer to customers and the most effective way to generate business referrals in adherence with policies and procedures
- Conduct client engagement activities, adhering to call monitoring policies
- Participate in weekly proactive planning sessions for client engagement activities and drive sales related topics
- Work with customers and small business clients to build and deepen relationships by uncovering financial needs and recommending the best products, services and solutions to meet those needs
 - Sell financial products, such as credit cards, CDs, IRAs and small business loans); Open deposit accounts
 - Quote rates, terms and programs for customer loan requests
 - Respond to customer inquiries and concerns and create customized solutions
 - Recognize and refer cross-sell opportunities
 - Monitor and track daily/weekly sales activities
- Execute sales and service tactics, activities and processes, as defined by company policies and procedures
- Proactively manage risk in every business, product, and service transaction by leveraging available tools
- Comply with all applicable banking and investment laws, regulations, company policies and procedures to serve the customer's best interest and enhance client satisfaction
- Be available to work weekends and/or extended hours as required to run the business

Secondary Responsibilities

- When needed, assist, educate and train customers on how to conduct simple transactions through Automated Teller Assist (ATA), ATMs, online and mobile capabilities
- Leverage available resources and technologies to optimize the customer experience and serve our customers with operational excellence and accuracy
- When needed, assist financial center manager and act as a back-up for dual control responsibilities such as opening the financial center and managing vault security codes

Required skills

- Experience in financial services and prior knowledge of financial services industry, products and solutions
- Knowledge of banking (credit and deposit) products and services

- Prior sales experience in a salary plus incentive environment with individual sales goals where goals were routinely met or exceeded (financial industry preferred)
- Prior experience servicing and delighting customers
- Ability to learn and understand technology to assist customers with self-service needs
- Must be able to provide evidence of consultative communication and relationship-building skills leading to client service, fulfillment and delight in previous roles
- A true team player and collaborator, translating knowledge and experience into strong and productive relationships internally and externally
- Results-oriented with proven track record of outstanding ability to motivate and influence others to accomplish objectives: present oneself assertively, convincingly and with confidence to establish credibility and respect with others
- Dedicated, enthusiastic, driven and performance-oriented; possesses a strong work ethic
- Highly motivated self-starter, proactive, with intense focus on results. Conveys a sense of urgency to achieve business goals and exceed expectations
- A respected business partner who adds value to the broader team and can handle conflict diplomatically; demonstrated ability to cultivate effective revenue generating partnerships with other lines of business
- Ability to handle ambiguity and adapt to changing circumstances
- An impeccable reputation for integrity and consistency; must possess sound business ethics acting in the best interest of the client
- Excellent time management and organizational skills

Desired Skills

- Undergraduate college degree