Job Title: VP Senior Branch Banking Officer

Corporate Title: None

Exempt: Yes

Reports to: EVP, Chief Banking Officer

Department: Carlsbad # 70

General Scope / Summary
A brief description that summarizes the overall purpose and objectives of the position, the results the incumbent is expected to accomplish and the degree of freedom to act.

The Senior Branch Banking Officer maintains a comprehensive knowledge of the bank’s products and services, banking regulations and established policies and procedures. The Senior Branch Banking Officer is responsible for identifying and developing quality business and personal banking relationships. The Senior Branch Banking Officer participates in sales/business development activities. The Senior Branch Banking Officer possesses excellent problem solving, time management and communication skills. Must have specialty Deposit knowledge in Escrow, HOA and Property Management.

Under the guidance of the Branch Administrator, the Senior Branch Banking Officer works with the Branch Manager, BSM and branch staff members to insure the implementation and management of the Sales and Service Initiative in the branch. They use policy and procedure manuals, Bank Bulletins, and support departments to ensure staff is aware of competitive products and services within the industry and the marketplace. The Senior Branch Banking Officer works with the Branch Manager, BSM and branch staff to insure active participation in the Branch Business Development program and provides group and/or one-on-one coaching for staff members. Works with the Branch Manager, BSM and staff members relative to the retention and expansion of existing business relationships, and the development of new business. Responsible for identifying and participating in community associations that support business development efforts and branch growth.

Essential Duties and Responsibilities
The tasks, duties and responsibilities of the position that are the most important to get the job done.

Knowledge and Compliance
- Maintains current knowledge of all federal and state laws and regulations, along with the Bank’s policies and procedures.
- Not to harm consumers with any act that could be misleading, unfair, deceptive, or abusive in act or practice.
- Maintains comprehensive knowledge of the bank’s products and services and ensures that branch staff is similarly current and focused on appropriate cross-selling and referral opportunities.

Creative Problem Solving
- Resolves client complaints and errors in a timely manner.
- Ensures problem resolution balances client service and risk management.

Time Management Skills
- Sets goals and works strategically.
- Delegates when appropriate, and exercises effective follow-up.
- Meets deadlines.
- Manages workload in a productive manner.
**Business Development**

- Responsible for developing quality business and personal banking relationships in assigned territories.
- Responsible for the sales of all bank products and services in assigned territories.
- Demonstrates the ability to identify business prospects that fit the Silvergate Bank model.
- Responsible for the retention and expansion of existing business relationships, and the development of new business.
- Reviews and updates prospect lists regularly
- Seeks out referral opportunities
- Participates in business development calls (by phone and in person).
- Follows up on business development leads in a timely manner
- Responsible for community involvement as well as promoting Silvergate Bank to the business community in assigned territories.
- Participates in various committees to assist in developing strategic marketing and development initiatives.
- Ability to discuss and evaluate client credit needs.
- Possesses a basic understanding of financial documents required to make a credit decision.
- Must have specialty deposit knowledge in Escrow, HOA and Property Management

**Branch Support and Development Efforts**

- Works with branch employees to encourage deposit growth, loan growth, business relationship growth and retention, cross-selling and referral opportunities.
- Supports Branch Management in coaching efforts of branch staff and the branch’s monthly business development goals.
- Assists Branch Management in the assessment of team sales performance and coordinates current and long-term sales training needs.
- Work with Branch Management to develop new business ideas to expand client base.

The responsibilities listed above although representative of the job position may not be all-inclusive and may change from time to time.

**SUPERVISORY RESPONSIBILITIES**

The scope of the person’s authority, including a list of jobs that report to the incumbent. List the position titles and number of employees directly supervised and indirectly supervised.

- Supports branches in the absence of the Branch Manager and/or Branch Service Manager.
- Provides direct management assistance to all branch staff when covering in branches.

**DECISION MAKING**

Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.

- Rate negotiations, waiving fees or charges, NSF, overdraft and general risk management.

**BANK SECRECY ACT REQUIREMENTS**

Responsible for adhering to the reporting and recordkeeping requirements of the Bank Secrecy Act and Anti-Money Laundering rules and regulations, observing economic sanctions by prohibiting transactions as specified by the Office of Foreign Asset Control (OFAC), following the bank’s customer identification program (CIP) rules, observing all Bank policies and procedures relating to BSA, OFAC, CIP, and related acts, and participation in ongoing related training.
### KNOWLEDGE, SKILLS and ABILITIES REQUIRED *(MINIMUM QUALIFICATIONS)*

The specific minimum competencies (education and experience) required to perform this job successfully. An individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- High school diploma or equivalent.
- Solid experience with Microsoft Office programs in word processing and with spreadsheets (e.g. Word, Excel, PowerPoint).
- Two years prior management experience preferred.
- Two years prior banking experience preferred.
- One to two years business development experience preferred.
- Excellent interpersonal skills.
- Highly developed written and verbal communication skills.

### WORK CONDITIONS

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Standard office environment with a moderate noise level.

### PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is:

- Regularly required to talk or hear
- Required to sit for long periods and reach with hands and arms
- Occasionally required to stand; walk
- Occasionally required lifting up to 25 pounds

The vision requirements include ability to adjust focus and close vision

*Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.*

I have read and understand this explanation and job description.

**Print Employee Name:** ________________________________________

**Employee Signature:** ________________________________________ Date: ____________________