

RELATIONSHIP MANAGER

Department: Munford
FLSA Classification: Exempt
Revision Date: July 2026

The *Relationship Manager* is responsible for driving commercial loan production through developing and expanding full bank relationships with individuals, businesses, and organizations within the assigned market. This role builds a strong, visible, positive presence through consistent community involvement, networking, and in-person customer engagement to develop referral sources, uncover new lending opportunities, and promote the Bank's products and services. Relationships primarily include origination of commercial loans and acquisition of deposit and financial service relationships associated with the loan relationship, new loans generated from the existing portfolio, and loans referred from other branches within the Bank. Consumer loan and deposit-only relationships are referred to the Sales Manager and Retail Branch team. This position reports to the Bank President/CEO.

Essential Functions

- Engage in local community involvement efforts to increase Bank's visibility, establish and maintain relationships and goodwill within the market, and generate new business opportunities.
- Interview loan applicants, prepare loan applications, collect necessary documents, and underwrite loan requests for proper approval.
- Maintain timely and dependable communication with loan applicants throughout process
- Prepare loan structuring, including recommended rate based on collateral, cash flow, and credit worthiness of borrower. Complete, when needed, additional credit analysis through more in-depth tools outside of the traditional spreads and global cash flow.
- Analyze financial information to evaluate the creditworthiness of new loan requests, renewal loan requests, and ongoing portfolio management activities through thorough and accurate analyses within the parameters of the Bank's policies and procedures.
- Develop and deliver commercial loan presentations, ensuring completeness and accuracy of information provided.
- Oversee the loan request through the Credit Approval Process and ensure that the structure meets the needs of the client and the operating objectives of the Bank,
- Assure that loan relationships maintain compliance with all applicable laws and regulations and Bank policies and procedures.
- Monitor customer loan repayment activities and take necessary action to collect on past-due accounts.
- Monitor and service loan portfolio through quality portfolio management work related to centralized covenant testing and tracking, the annual servicing review process, and exception clearing.

- Properly grade the risk of each loan in the assigned portfolio according to Bank policy. Recommend adjustments to risk ratings as circumstances change or new information becomes available.
- Ensure all required documentation is in file for all loans and treasury management approvals.
- Work with Loan Processing to resolve documentation or compliance deficiencies.
- Build and maintain positive working relationships with internal business partners.
- Coordinate with Sales Manager regarding attendance on sales calls and other customer meetings when appropriate, establishing a customer relationship with the Retail Branch.
- Demonstrate a commitment to Fair Lending practices. Remain knowledgeable of all laws and regulations governing the lending activities of financial institutions. Ensure compliance with all applicable Bank policies and procedures, as well as all State and Federal regulations.
- Build and maintain a positive working relationship with attorneys, appraisers, developers, and others to enhance the Bank's image and reputation in the marketplace.
- Maintain up-to-date knowledge of available Bank products and services.
- Demonstrate and communicate the Bank's commitment to a culture of professionalism, compliance, high ethical standards, integrity, and respect.

Competencies

- Exceptional attention to detail.
- High level of personal accountability and integrity.
- Strong analytic and problem-solving skills.
- Excellent communication skills.
 - Professional and articulate verbal communication skills, both in person and via telephone.
 - Exceptional writing skills, demonstrating clarity and accuracy in vocabulary, grammar, spelling, and punctuation in all written correspondence and documentation.
- Ability to maintain strict confidentiality and handle sensitive financial information.
- Proven time management and organizational skills; able to effectively handle multiple priorities while maintaining a commitment to accuracy and timeliness.
- Ability to effectively and efficiently learn Bank software programs.
- Strong working knowledge of Microsoft Word and Excel.

Required Education and Experience

- 4-6+ years of commercial lending experience.
- Demonstrated ability to originate effectively and efficiently manage a commercial loan portfolio.
- Proven record of sustained production and relationship growth.

JOB DESCRIPTION

- Existing client relationships, referral sources, or portable book of business strongly preferred.
- High school diploma or equivalent required; college education preferred.

Travel

- Local travel related to community engagement activities, sales calls, etc.
- Occasional travel to other BankTennessee facilities and non-Bank facilities for professional development opportunities and other events.

Physical Demands

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to stand or sit; kneel, stoop, or squat; use hands or fingers to handle or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to walk. The employee must occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

Work Environment

The Bank's professional working environment requires employees to communicate effectively, both verbally and in writing. Employees must demonstrate strong interpersonal skills when working closely with internal business partners and external clients. Employees may be exposed to confidential and proprietary information within the working environment, therefore, must uphold confidentiality at all times. Due to the possibility of being exposed to high-risk situations (i.e. robbery), detailed instructions and procedures are required to be followed at all times to safeguard employees and customers.

This job description is a general description of the types of responsibilities that are required of an individual in this job. It is not intended to cover or contain a comprehensive listing of all duties, responsibilities or activities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

BankTennessee is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, ancestry, national origin, sex, sexual orientation, religion, age, disability, genetic information, veteran status, or any other characteristic protected by State or Federal law.

Employment with BankTennessee is on an at-will basis. This means that the employment relationship may be terminated by either you or BankTennessee at any time, with or without advance notice, with or without cause, and for any reason that does not violate local, state, or federal law. Nothing in this job description or any other policy of BankTennessee shall be interpreted to conflict with, eliminate, or modify in any way, the at-will employment status of BankTennessee employees. No statement in this job description, or any statement or policy provided to the employee by a manager, supervisor, or representative of BankTennessee, is intended to constitute a contract of employment, express or implied.