



JOB DESCRIPTION

POSITION TITLE: Business Banking Specialist
SUPERVISOR'S TITLE: Branch Service Manager
DEPARTMENT: Branch Banking
EMPLOYMENT STATUS: Non-Exempt

CORE VALUES:

- Committed to making a difference in every interaction, every day
- Relationship driven with customers and staff members
- Demonstrated trustworthiness and integrity
- Hold yourself to a higher standard and demand excellence
- Be responsive and willing to do whatever it takes to get the job done

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Assist with the opening of new accounts originated by the Managing Directors and Executive team members that support the Del Mar office.
- Comply with all CIP requirements when establishing new accounts and follow up for missing documentation.
- Adherence to the reporting and recordkeeping requirements of the Bank Secrecy Act, Anti-Money Laundering laws, OFAC, and CIP rules and regulations.
- Adherence to all policies and procedures as they relate to all other regulatory compliance laws and regulations.
- Increase client profitability to the bank by identifying cross sell opportunities.
- Coordinate the implementation of any new cash management services requested by the clients.
- Annual review of Cash Management clients (RDC, ACH, Wire, etc.) as assigned.
- Handle complex or non-routine operational issues independently when possible, however recognizing when management support is required.
- Assist Branch Service Manager with daily operations and review daily reports to monitor branch activity as assigned.
- Perform branch certifications monthly as assigned.
- Provide quality customer service to branch clients and effectively communicate bank policies and procedures as necessary to ensure customer satisfaction and mitigation of risk.
- Ensure customer problems and complaints are handled professionally, effectively, maintained at a minimum level, and resolved at the branch level to the customer's satisfaction.
- Timely participation in ongoing training and receipt of satisfactory ratings on all reviews/audits and reduce repeat exceptions.
- Ensure the office is operating in a safe and effective manner.
- Reliable and regular attendance on the job.
- Other duties as assigned.

JOB RELATED QUALIFICATIONS:

Knowledge/Skills/Abilities:

- Computer skills to include use of Microsoft Office products and other programs as required.
- Strong analytical skills.
- Attention to detail and follow through.
- Ability to interact with coworkers, follow directions and work rules, and accept constructive feedback.
- Working knowledge of all bank products and systems enabling cross selling of bank products to a diverse client base.
- Thorough understanding of banking rules and regulations especially BSA.
- Strong sense of urgency and the ability to make decisions quickly, thrive in a fast paced, high energy, demanding and team-oriented environment.
- Exceptionally strong organizational skills and time management, outstanding interpersonal skills, and the ability to collaborate and work effectively with peers, staff, and customers.
- Excellent oral and written communication skills, including the ability to project a positive and confident image to executives, clients, and employees.
- Bilingual in English and Spanish is strongly preferred.

Physical Demands:

- The employee must be able to remain in a stationary position for sustained periods of time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery.
- The employee is occasionally required to raise objects up to 50 pounds from a lower to a higher position, move objects horizontally from position to-position with, and/or to bend body downward and forward, extending hands and arms in any direction to access files.
- Consistent use of a computer and other office machinery is required, such as a calculator, copy machine, and computer printer. Making substantial and repetitive movements (motions) of the wrists, hands, and/or fingers.
- Close visual acuity is required to perform activities such as: preparing and analyzing data and figures, transcribing, viewing a computer terminal, extensive reading.
- While performing the duties of this job, the employee is regularly required to communicate verbally to clients.
- The person in this position must stay awake and alert during assigned work time.

Work Environment:

- Works in an office environment but may occasionally be required to perform job duties outside of the typical office setting.

Management reserves the right to add/change duties and job requirements at any time. This job description is not an employment contract, implied or otherwise. The employment relationship remains "at-will". Bank of Southern California (Bank) is an EEO Employer. It is the policy of the Bank to provide equal employment opportunity (EEO) to all persons regardless of age, color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex, sexual orientation, gender identity and/or expression, genetic information, marital status, status with regard to public assistance, veteran status, or any other characteristic protected by federal, state or local law. In addition, the Bank will provide reasonable accommodations for qualified individuals with disabilities.