



POSITION DESCRIPTION

Position Title:	Cash Management Officer (Sales)	Hours:	Monday - Friday
Reports To:	Commercial Loan Team Leader	FLSA Status:	Exempt
Department:	Cash Management		

SALARY RANGE

The annualized range for this role is \$ \$62,501 to \$92,976. The pay rate for the qualified applicant will be determined based on a variety of non-discriminatory factors. The factors may include, but are not limited to, job-related knowledge, skills, location, and experience. Specific roles may be eligible for performance-based incentive compensation, bonus, and/or equity awards.

POSITION SUMMARY

The Cash Management Officer is responsible for identifying, presenting, and implementing cash management solutions to established clients and prospects while providing personalized and superior service. Cash Management Officers work collaboratively with the lending staff by attending joint calls, as well as soliciting their own business through warm leads and cold calling. They are responsible for increasing the deposit portfolio, deposit pricing research, maintaining relationships, and effective cross-selling. They work independently and with other departments to support the clients' and prospects' needs. Cash Management Officers represent the Bank in the communities they serve and provide leadership and guidance to fellow employees in accomplishing the Bank's deposit growth initiatives. Commencement employees embrace and practice the Bank's core values: Dedication, Teamwork, Integrity, and Respect and support an environment of diversity, equality, and inclusion within all aspects of the organization.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Assure compliance with all Bank policies and procedures as well as state and federal banking regulations, as applicable
- Follow all BSA/AML/OFAC guidelines and complete annual training as assigned
- Solicit new business within the Bank's desired markets to grow the Bank's deposit portfolio and revenue
- Create and maintain a protocol for follow-ups with established and prospective clients
- Meet with clients and prospects to discuss needs, provide guidance, and outline appropriate products and services to produce integrated financial solutions
- Analyze and evaluate existing and prospective business clients to effectively structure and price deposit proposals that adhere to Bank policies and guidelines so that profitability standards are met
- Present sales proposals in a professional and organized manner
- Ensure proper administration and maintenance of contracts and account documentation
- Work directly with the lending, cash management support, and retail staff to onboard deposit relationships in a timely and accurate manner
- Review existing client relationships and recommend cash management products that will enhance relationships with the Bank

- Ensure all administrative reports and approvals are properly completed and in a timely manner.
- Train clients during implementation when necessary
- Possess a thorough knowledge of banking products, services, policies and procedures and self-initiative for continued development and education on key industry trends, laws, and regulatory policies
- Actively participate in the Sales Team and Production Team meetings and consistently contribute toward effective team problem solving with staff, peers, and Management
- Contribute to a favorable public image of self and Commencement Bank by establishing and maintaining professional relationships and through community participation and Bank-sponsored events (civic, industry, and professional). Genuinely support community outreach programs / non-profit organizations – preferably at board-level.
- Complete special projects or calling campaigns as assigned
- Perform other duties as assigned

REQUIRED SKILLS

- Strong understanding of core banking systems, digital banking platforms and services, ACH origination, sweeps, remote deposit capture, fraud services, and account analysis
- Proven ability to generate new business through relationship management, referrals, community engagement, and direct calling
- Comprehensive understanding of banking services, products, and business environment
- Professional presentation skills when communicating information to team members, clients, prospective clients, community members, and senior management
- Strong skills in prioritizing multiple tasks, making decisions, and solving problems autonomously
- Works under limited supervision and exercises good judgement within guidelines
- Proven ability to meet or exceed deadlines
- Ability to work with a sense of urgency when needed
- Ability to meet with a client or prospect on short notice
- Proven ability to work collaboratively with other bank departments to reach mutual goals
- Strong knowledge related to Microsoft Office 365 including Word, Excel, Outlook, and Teams
- Treats people with respect; works ethically and with integrity; accepts responsibility for own actions

WORK ENVIRONMENT

- Must have reliable transportation
- Must be able to go out on sales calls with a lender or alone
- Must be able to effectively communicate and exchange accurate information.
- Must be able to work in an environment with moderate noise levels and with frequent employee/customer contact and interruptions during the day

QUALIFICATIONS

- Minimum two years' experience working for a financial institution in Cash Management or Treasury Management sales
- High school graduate or GED required

LICENSES

- Must have valid driver's license

TRAVEL

- Occasional, local travel required

BENEFITS INFORMATION

Commencement Bank strongly believes in the importance of investing in the health and welfare of its employees and their families. To extend our gratitude for the time and services they provide to our clients and communities, Commencement offers an exciting total rewards package including base salary and a comprehensive package of benefits.

Benefit eligibility begins the first day of the month following the date of hire for employees who are regularly scheduled to work at least 20 hours weekly. Eligible employees will receive benefit options including:

- comprehensive and competitive paid healthcare coverage (medical, dental, and vision) with discounted premiums for dependents
- 401(k)-retirement savings plan with employer match
- employee stock purchase program
- employee assistance program (EAP)
- life insurance
- long-term disability insurance
- flexible spending account
- voluntary benefit options
- tuition reimbursement
- paid parking
- vacation time and a personal float day
- vacation purchase option
- paid time off for illness, volunteerism, and holidays
- logo wear allowance
- employee appreciation activities

Job description may change at any time.