

<b>Job Title:</b>	Hy-Vee Private Banker	<b>FLSA:</b>	Exempt
<b>Division:</b>	Banking	<b>Revision Date:</b>	02/01/2020

**Position Purpose:**

Work collaboratively with Private Banking team to grow the Hy-Vee Private Banking program. Focus on developing new relationships, enhancing existing relationships and referring business to the insurance and financial advisory team.

**Essential Functions:**

Relationship Building:

- Plans, develops and implements strategies to enhance productivity and maximize income to meet profitability objectives focusing on cross-selling bank services.
- Maintains proactive calling plan - document calls, emails and all proactive behaviors weekly
- Attend Hy-Vee meetings.

Origination and Management of Loans:

- Develop and manage consumer, personal banking LOC's and mortgage loan accounts for the Hy-Vee Store Directors and Executive Staff.
- Ensure established lending requirements are met and provide maximum profitability to the bank with a minimum of risk.
- Establish and negotiate where necessary the terms under which credit will be extended, including the cost, repayment method and schedule and collateral requirement.
- Assesses the program for effectiveness and identifies new products, services, and programs appropriate for the Hy-Vee Store Directors and Executive Staff.

Customer Service:

- Maintains a satisfied and loyal customer base by directing sales and delivery processes to ensure that all personnel provide high-quality customer service.
- Effectively handle customer transactions to maximize speed and customer convenience while controlling costs.
- Keeps current with regulatory changes in banking and lending industries.
- Member of ALLL and Loan Committee.
- Reports to work when scheduled and on time.

**Secondary Duties and Responsibilities:**

- Backup underwriting desk as needed.
- Performs other job-related duties and special projects as required.

**Knowledge, Skills, Abilities Required:**

- Strong customer service skills as well as excellent verbal and written communication skills.
- Seeing and hearing well enough to communicate with customers in person and on the telephone.
- Dexterity to handle papers and use computers.
- Ability to work in a fast-paced and changing environment essential.
- Attention to detail required.
- Must be able to prioritize workload.
- Ability to work independently with stringent guidelines.
- Ability to successfully build business relationships and sell.
- Proven ability to problem solve and make effective decisions.

**Education, Experience, and Other Requirements:**

- Education/experience equivalent to a four-year degree in finance, business administration, marketing, or related field.
- A minimum of five years of banking experience with three to five years' experience in mortgage banking and consumer lending.
- Understanding of secondary market investor requirements including compliance is required.
- Must have an active Nationwide Multistate Licensing System (NMLS) number. NMLS number must be maintained and all requirements adhered too. For employees new to the position the NMLS number must be obtained within 60 days.

**Reporting Relations:**

Accountable and Reports to: EVP, Chief Retail Officer

Supervisor Responsibilities: N/A

**Working Conditions and Physical Requirements:**

- The duties of this position are normally performed in a general office setting. This is a fast paced work environment.
- This position is classified sedentary/light and requires the ability to sit for long periods of time.
- There is frequent pressure to meet deadlines and handle multiple projects in a day.
- Visual requirements include: ability to see detail at near range with or without correction.
- Must be able to perform the following physical activities: sitting for long periods, talking (in person and by telephone), hearing and repetitive motions.

**Equipment Used:**

Computer printouts, incoming mail, real estate and consumer loan applications, loan documents, calculator, computer terminal, copy machine, fax machine, various software programs.

**Other Position Requirements:**

Contacts: This position works with Midwest Heritage employees, customers, Hy-Vee employees, vendors and outside agents doing direct business with Midwest Heritage.

Confidentiality: This position has the responsibility to protect the privacy and confidentiality of customers, employees and bank/insurance/financial information at all times.

In the performance of their respective tasks and duties all employees are expected to:

- Follow all state and federal regulatory requirements and complete assigned training courses within the required timeframes.
- Perform quality work within deadlines.
- Interact professionally with other employees, customers and suppliers.
- Work effectively as a team contributor on all assignments.
- Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

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This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Other duties, responsibilities and activities may change or be assigned at any time with or without notice.

Your signature indicates that you have reviewed this job description and understand all expectations. Please return a signed original to Human Resources for the employee file.

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**Employee Name (please print)**

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**Signature of Employee**

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**Date**