



VP PRIVATE/CONCIERGE BANKER

Since its inception in 1973, the shareholders and management of The National Bank of Texas (NBT) have maintained the same long term vision for the bank. We are a locally owned, independent, community bank that intends on providing prompt, courteous service to our customers, and looks to establish long term relationships with those we serve.

We not only strive to meet the banking needs of those we serve, but through our staffs involvement with city governments, schools, non-profit organizations and service organizations, we also work to improve the communities we serve.

Classification: Exempt
Reports to: Chief Credit Officer

Summary/Objective

Private/Concierge Bankers will provide personalized financial services to private banking clients that include high income/ high net worth individuals.

Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Develops and maintains a portfolio of important revenue generating client relationships.
- Generate external sales with new clients and screens leads following established policies and procedures to attain new revenue generating relationships.
- Provides lending services to Private Banking clients, and is responsible for loan recommendation and structuring negotiations with the borrower and internal officers.
- Responsible for loan structure based on client needs and in accordance with bank policy, then packages and presents loan proposals to appropriate approval authority.
- Gather and analyzes financial statements of prospective borrowers and makes recommendations to Senior Lenders/Credit Concurrence Officers regarding approval.
- Ensures loan agreements are complete and accurate according to policy and assures timely loan closing and funding activities.
- Negotiates terms and conditions of loans with clients.
- Maintains current financial statements on borrowers & guarantors and prepares comprehensive credit files.
- Responsible for managing risk within the loan and deposit portfolios by closely monitoring delinquencies, overdrafts, documentation and other signs of credit deterioration.
- Actively monitors loan portfolio to ensure credit quality within the current and prospective loan portfolio.

- Works closely with clients to identify financial needs through the preparation of financial, tax, and estate plans and provide appropriate solutions.
- Accountable for attainment of goals set forth by management for growth in loans, deposits, wealth management fee income, financial plans, tax plans, and estate plans.
- Teams with partners throughout the bank to generate and make referrals to align clients with the appropriate channel.
- Provides ongoing relationship servicing with current customers to maintain goodwill and gain additional business.
- Promotes and cross-sells other establishment products and services as appropriate to customer requirements.
- Monitors, maintains, and updates sales activity, pipeline and other pertinent information using sales management tools.
- Is active in community and professional groups as a means of potential customer acquisition.

Work Environment

This position operates in a professional environment in the branch bank lobby. This position routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Travel

Light travel could be required for this position.

Position Qualifications

1. Must be able to work with confidential information.
2. Ability to speak read and write in English clearly enough to communicate and interact with customers and bank staff.
3. Must be flexible to deal with conflicting demands on time by customers, officers and employees, daily work, and telephone calls.
4. Must be systematic and organized in order to effectively perform the variety of tasks the position requires.
5. Must be a loyal team worker; one who is willing to help others, both within the department and in other departments.
6. Must have a pleasant demeanor and effective communications in working with officers and employees, the public, and vendors.
7. Must be dependable in both attendance and punctuality.
8. Must be willing to take initiative to learn new tasks and accept new responsibilities.
9. Must quickly grasp the concepts that are foundational to effectively function in this position.
10. Good retention capacity.
11. Ability to see how a given function affects and fits into the overall objectives of the bank.
12. Must have good organization skills
13. Must be willing to work overtime when management deems necessary.

Skills and Experience

1. Bachelor's degree, preferably in finance, post graduate study in the banking field and at least six to eight years related experience and/or training.
2. Certified Public Accountant designation may be a substitute for related experience.

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.

1. The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
2. The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
3. The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
4. The employee will occasionally be required to move bank/office equipment weighing up to 50 pounds across premises.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employees for this job. Duties, responsibilities and activities may change at any time with or without notice.

National Bank of Texas is an equal opportunity / affirmative action employer. All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability.

A disabled individual requiring reasonable accommodation shall not be denied the opportunity due to a disability. The applicant should contact Human Resources if reasonable accommodation is required during the application process at (817-752-2303).

All offers for employment with National Bank of Texas are contingent upon the candidate having successfully completed a criminal background check. National Bank of Texas will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance Act.