

U. S. Bancorp Job Description

COMMERCIAL REAL ESTATE ASSISTANT RELATIONSHIP MANAGER – CHICAGO

Minneapolis-based U.S. Bancorp (NYSE: USB), with \$282 billion in assets, is the parent company of U.S. Bank National Association, the 5th largest commercial bank in the United States. The company operates 3,025 banking offices, 5,312 ATMs in 24 states, and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions.

GENERAL SUMMARY:

Works with Relationship Manager to manage assigned customer relationships and loan portfolio(s). The incumbent's responsibilities include: analyzing financial data and preparing comprehensive written analyses, analyzing portfolio credit quality, assisting Relationship Manager in presenting credit requests to Credit Approval, identifying cross-sell opportunities with customers and making appropriate referrals. Higher levels have their own assigned client relationships and may also co-manage client relationships and portfolio credit quality with a Relationship Manager.

ESSENTIAL FUNCTIONS:

1. Works with Relationship Manager to manage assigned customer relationships and loan portfolios.
2. Spreads and/or analyzes financial statements of potential and existing customers utilizing the bank's accepted analytical credit criteria.
3. Prepares and/or oversees the preparation of loan applications and supporting documents and loan information sheets for new and existing accounts. Oversees preparation of collateral and loan documentation.
4. Conducts credit investigations when necessary.
5. Works with Relationship Manager in monitoring customer accounts and loan portfolios to detect changes that might affect their credit standing.
6. Recommends to Relationship Manager approvals and/or changes in new or existing credit lines.
7. Performs annual term loan reviews.
8. Monitors compliance with loan agreement covenants.
9. Accompanies Relationship Manager on sales calls/customer calls.
10. Provides backup for Relationship Manager during their absence.
11. Acts as liaison between Relationship Manager and other departments, as required.
12. Actively ensures compliance with the U.S. Bank Code of Ethics and all Anti-Money Laundering, Bank Secrecy Act, information security and suspicious activity reporting requirements, policies and procedures. Actively participates in any required corporate and business line training in these areas. Follows account opening procedures and understands and follows internal suspicious activity referral requirements and processes, as required for this position. Actively works with customers to understand each customer's normal account activity, as appropriate for this position.

May co-manage client relationships and portfolios with Relationship Managers, manages their own assigned customer portfolio, and typically is responsible for managing large sized accounts. Provides financial counseling for the assigned portfolio, resolves problems, acts as a liaison with other departments and business lines in resolving issues. Manages the overall customer profitability and credit quality for the assigned portfolio. Approves or recommends loan applications within assigned limits. The incumbent typically has a bachelor's degree or equivalent and four or more years of credit experience.

Interested candidates should apply on line at www.usbank.com/careers job number 100011589 (Coml Bkg Asst Rel Mgr 4). If you have any questions please contact Mary Uhrig , U.S. Bank Commercial Real Estate Recruiter at Mary.Uhrig@usbank.com .