



POSITION DESCRIPTION

Position Title:	Personal Banker
Grade:	32
Primary Work Site:	Fergus Falls
Reports To:	Fergus Falls Market President
FLSA Status:	Exempt
American Federal Status:	Full-time
Benefit Status:	Benefited
Application Deadline:	May 25, 2010 or until filled

POSITION OVERVIEW

Responsible for developing and managing a profitable consumer business practice by building personal relationships, providing trusted financial advice and developing the best solutions in banking, insurance, investments and mortgages using the American Federal Preferred Way of Selling.

Responsible for helping customers reach their life goals of convenience, major purchase, home ownership, education, retirement and financial independence, and financial security and protection.

ESSENTIAL ROLES AND RESPONSIBILITIES

This position leads these essential functions:

1. Develop and manage a profitable Personal Banking business practice

- Sell comprehensive range of financial products and services including Consumer and Residential Mortgage loans and lines of credit, FDIC Insured Deposit Accounts and Investment/Insurance Products
- Identify a target market(s)

- Develop and implement quarterly and annual Personal Action and Sales Plan, including customer profiling, prospecting and referral strategies, and a defined Calling Program
- Implement the American Federal Preferred Way of Selling
- Evaluate, price, underwrite and approve credit opportunities and risk within lending authority
- Resolve delinquent and problem credits
- Make referrals to Ag/Business Bankers

2. Customer Service

- Banking and investment transactions and service
- Deposit and loan accounts
- Sales and service support
- Document preparation, collateral perfection and closings

3. Systems

- Product Pricing Systems and Calculators
- Consumer loan Underwriting
- Sales Management System
- Client Management System
- Performance Management Reports
- BYTE Software for Mortgages
- Mortgage Credit Bureau Website
- American Federal Investments/INVEST Financial Plan Software
- American Federal PC Desktop

4. Other Essential Responsibilities

- Sales meetings and observation coaching participation
- Deposit and loan regulatory compliance training
- American Federal Brand and Customer Touchpoints
- Follows established bank policies and procedures and applicable governmental regulatory laws and regulations
- Responsible for maintaining the confidentiality and security of bank and customer information

Per Fair Labor Standards Act, no more than 20 percent of the standard workweek may be devoted to non-exempt duties including those performed by Sales and Service Representatives, Sales and Service Supervisors, and Associates.

PERFORMANCE MEASUREMENTS

Activities:

Appointments/Month 40

Sales:

Present Value New Sales/Month	125% of Compensation + \$2,500
Assets Under Management	\$5,000,000
Returns	\$0 Value Added on Personal Profit Statement
Personal Performance Measures	50%
Loan Review Results	93%
Loan Delinquency	<5% greater than 30 days

Progression through higher grades is attained with the demonstration of further ability to build the business practice.

KNOWLEDGE REQUIREMENTS

- Feature/Function, Best Practices and Sales Process for Deposit Products and Services, Consumer and In-House Residential Real Estate, Insurance and Investments
- Consumer and Residential Real Estate Loan Procedures
- Secondary Market Procedures and Investors
- FDIC-Insured Deposit Account Operations Procedures and Compliance
- Deposit Account and Lending Compliance
- Credit Policy-Credit Process, Consumer, Residential Real Estate and Appraisal
- Credit Analysis
- Credit Authorities
- Investment and Insurance Products and Best Practices Sales Process

PHYSICAL DEMANDS AND WORK ENVIRONMENT

- Operate bank and office equipment, including PC, telephone, fax, and photocopier.
- Talk and hear, use hands to write and to finger keyboard, telephone, other bank and office equipment, and to handle other objects. Frequent walking, sitting, standing, reaching with hands and arms, and bending. Close and distant vision and ability to focus.
- Move 50 pounds for 15 yards.

- Travel to customer locations, other American Federal banking locations and Home Office.

It is the responsibility of the employee in this position to notify the supervisor or Marketing and Human Resources if unable to perform the responsibilities of the position or if an accommodation to perform the responsibilities is needed.

ESSENTIAL QUALIFICATIONS

- Bachelor degree or equivalent
- Three plus years banking experience including FDIC Insured Deposit accounts and consumer lending
- Two plus years residential real estate lending experience or the ability to become BAI or AIB certified in Mortgage Lending within one year of hire
- Omega certified in Consumer Lending within one year of hire
- Series 7 and 66, and life and health insurance licenses or ability to obtain within one year of hire
- Ability to obtain Registered Representative designation and Broker Dealer appointment
- Proven ability to build internal referral relationships and external customer relationships
- Working knowledge of rules, regulations, policies, and procedures governing accounts
- Ability to learn and maintain knowledge of American Federal products, services, systems, concepts, and operational procedures and financial industry trends
- Presentation, communication and interpersonal skills
- Personal computer skills. Word, Excel, PowerPoint and Lotus Notes experience
- Positive attitude, leadership skills and a commitment to American Federal Values

**Member FDIC
Equal Opportunity/Affirmative Action Employer**

TO APPLY:

If you are interested in more information about this position or if you wish to apply, contact: M Seim, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5904. Fax: 701.461.5971. E-mail: mseim@americanfederal.net.

All applicants, including internal applicants, are asked to submit directly to the Home Office Human Resources 1) a letter of application stating position and bank

location applying for, 2) current resume, 2) American Federal Application for Employment, 3) voluntary American Federal Applicant Control Card, 4) American Federal Background Inquiry Release Form, 5) three current business or professional references, including their names and daytime and evening phone numbers with area code, and 6) current and expected compensation. The American Federal Application, Control Card, and Background Inquiry Release forms are available at Home Office Human Resources in Fargo, any American Federal Sales Office, or online at American Federal's website at americanfederalbank.com. To access and print online copies of the American Federal application materials, go to the American Federal website, scroll down and click "Career Opportunities," scroll down and click "Submitting a Resume," scroll down and click "American Federal Application Materials."