

THE COMMERCE BANK OF OREGON

The Bank for Business

Enhance the community in which we live through the delivery of the highest level of service to commercial, professional, and nonprofit organizations, and the individuals who make them successful.

Relationship Manager

Salary: DOQ
excellent benefits package

Company Overview

The Commerce Bank of Oregon (The Commerce Bank) is dedicated to serving the financial needs of local businesses, professional firms, nonprofit organizations and the people who make them successful, by providing highly personalized business banking services. With a team of experienced banking professionals, The Commerce Bank is committed to building long-term financial services relationships that best serve the client and the Oregon community.

Formed in 2005 by local entrepreneurs and professionals, The Commerce Bank is overseen by a local board of directors comprised of respected business leaders and bank executives. The Commerce Bank offers the depth and breadth of services provided by national banks, while allowing local relationship managers and bank leaders the decision-making autonomy to better serve their clients' needs.

The Commerce Bank enhances its ability to serve local clients through its strong network of Zions Bancorporation affiliates. Initially capitalized with \$20 million from Zions Bancorporation and by private investments from prominent local shareholders, the Bank has deposits of \$60 million and loans and commitments of \$80 million through September 2009. With \$55 Billion in assets, Zions Bancorporation is a leading Western U.S. based bank holding company committed to delivering world-class financial services through its "Collection of Great Banks". Zions currently owns seven individually chartered banks in ten Western States in addition to its majority ownership of The Commerce Bank of Oregon. Zions' operating philosophy is to be a strong operating and financial partner to locally independent, innovative and autonomous high-end-brand business banks.



In order to achieve its mission, The Commerce Bank has established and applied a unique internal culture, camaraderie and approach to its day-to-day operation. Modeling successful Zions' affiliate bank experiences, The Commerce Bank maintains a virtually flat management structure. The Commerce Bank's offices are Class-A, but uniform in size with no doors except those on the many conference rooms used to meet with clients. Office politics and silos found at many other institutions are not found at The Commerce Bank. In short, The Commerce Bank is an institution that keeps the focus on what is important, communication within the organization, the client and the community.

For additional information please visit www.tcboregon.com and www.zionbancorporation.com

Waldron & Company



Position and Priorities

Reporting to the President and CEO, the Relationship Manager is responsible for acquiring and managing profitable banking relationships within The Commerce Bank's targeted market segments. Key client target markets in The Commerce Bank's designated Oregon region include privately held businesses and their principal owners, entrepreneurs, professional firms, and non-profit organizations. The Relationship Manager must demonstrate experienced credit skills and possess a full range of analytical tools and accounting knowledge to assess credit risks. The Relationship Manager ensures commercial accounts meet established lending requirements and provide maximum profitability to the Bank with an acceptable level of risk, further ensuring process and handling of all sensitive customer and bank information is done so in a secure manner. The Relationship Manager is also responsible for presenting a growing selection of other commercial banking products and treasury management options to prospective and existing accounts with a goal of continuously growing interest and non-interest income from the portfolio.

The Relationship Manager reviews prospective commercial client business' operations, management, historical financial data and performance, and business performance prospects to determine the credit worthiness of prospective loan and services recipients and assesses the merits of funding requests. The position is also responsible for determining the credit worthiness and merits of current customers' existing loans. The Relationship Manager establishes and negotiates terms under which credit and other products will be extended, including costs, repayment method and schedule and collateral requirements. The successful candidate presents lending proposals to the Commerce Bank's Internal Credit Committee and the Board Loan Committee, and is responsible for applying sound deal-structure principles and thorough analyses in support of such proposals.

The Relationship Manager builds and maintains a network of business and community contacts to effectively develop an ongoing prospect list that leads to an active portfolio. The Relationship Manager enjoys the small bank atmosphere and works aggressively to achieve the annual goals of \$10M in loans and \$3M in deposits. The successful candidate recognizes the importance of all members of the relationship team and their importance to the success of The Commerce Bank's operation. The Relationship Manager promotes and practices a collaborative team approach to accomplishing duties, goals, and objectives and promotes The Commerce Bank in a positive light.



THE COMMERCE BANK OF OREGON

Ideal Candidate

The Commerce Bank of Oregon seeks a Relationship Manager with a strong emphasis on business development and portfolio management including building, developing and managing new and expanded commercial client relationships. With an exceptional background in banking, the ideal candidate has a proven positive track record of success bringing in new business and growing revenue from an expanding portfolio. Business development must be a true passion. The ideal candidate easily manages time between business development and portfolio administration to ensure continued performance of banking relationships. A consummate professional, the new Relationship Manager builds trust and credibility, quickly gaining respect and support. The successful candidate is an active networker in business and in the community, with a strong commitment to banking and the local market.

The Relationship Manager possesses strong communication skills and can effectively deliver The Commerce Bank's message to prospects, consult with clients and prospects about their financial goals or needs, and then promote The Commerce Bank's products and services that best meet those needs. An independent, self-starter, the Relationship Manager enjoys engaging and helping small businesses.

The Relationship Manager possesses a full range of analytical tools and accounting knowledge to analyze credit risks inherent within existing and new credit relationships. The ideal candidate has an understanding of business dynamics, corporate and legal structures as well as a strong knowledge of legal documentation required for loan closing. Comfort with technology is essential, as the successful candidate must employ the latest techniques in personal organization, communications and contact management.

Minimum Qualifications

The chosen candidate will have five to ten years experience in commercial portfolio management with a successful track record in business development initiatives and credit expertise. An understanding of business dynamics, corporate and legal structures, and knowledge of legal documentation for loan closing is desired. Experience in financial analysis, regulatory procedures, bank operations and commercial loan documentation is essential. A Bachelors Degree with an emphasis in Business and Finance or equivalent is required.

How to Apply

The Commerce Bank of Oregon is an Equal Opportunity Employer and all qualified applicants are encouraged to apply. Please send resume and cover letter as soon as possible but no later than November 13, 2009 to:



Three Centerpointe Drive Suite 200
Lake Oswego, OR 97035
503-620-1106 ® 503-968-8081 (fax)
Portland@waldronhr.com

