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JOB DESCRIPTION

JOB TITLE: Treasury Management Associate **FLSA STATUS: Non-Exempt**

DEPARTMENT: Treasury Management **REPORTS TO: Treasury Management Sales Officer**

SUMMARY DESCRIPTION

The Treasury Management Associate is responsible for supporting the growth and retention of Treasury Management relationships through a combination of business development, customer consultation, implementation support, and ongoing service. This position works closely with Treasury Management Sales Officers, Business Development Officers, Commercial Lenders, and Branch Managers to identify opportunities, recommend solutions, and deepen customer relationships.

The Treasury Management Associate serves as a trusted resource for business customers by providing product demonstrations, onboarding assistance, account maintenance support, periodic relationship reviews, and ongoing service. The role balances sales activity and customer support responsibilities, with approximately 60% of time dedicated to revenue generation and relationship development and 40% dedicated to implementation, servicing, and operational support.

The successful candidate will possess strong interpersonal, sales, analytical, and organizational skills and demonstrate a commitment to delivering exceptional customer experiences.

RESPONSIBILITIES INCLUDE

Business Development and Sales (60%)

- Partner with Commercial Lenders, Business Development Officers, and Branch Managers to identify Treasury Management opportunities.
- Conduct customer calls independently and jointly with lenders and business development staff.
- Generate new Treasury Management business through referrals, prospecting, networking, and customer relationship reviews.
- Cross-sell Treasury Management products and bank solutions based on customer needs.
- Prepare sales presentations and reconciling accounts.
- Perform product demonstrations in person, virtually, or by telephone.
- Assist in preparing proposals, pricing recommendations, and relationship review materials.
- Support Treasury Management Sales Officer in responding to RFPs and larger sales opportunities.
- Conduct periodic account reviews to identify opportunities to improve customer efficiency and increase product utilization.
- Meet established Treasury Management sales and referral goals.

- Maintain an active calling schedule and sales pipeline.
- Participate in community and networking events to enhance business development efforts.

Customer Support and Implementation (40%)

- Assist with onboarding and implementation of Treasury Management products and services. Provide customer training on online banking, ACH, remote deposit capture, positive pay, wires, and other Treasury Management services.
- Respond to customer service requests and assist in problem resolution.
- Monitor and respond to Treasury Management service inquiries and support requests.
- Assist with annual ACH, remote deposit capture, and Treasury Management reviews.
- Coordinate completion and maintenance of Treasury Management agreements and documentation.
- Assist with customer risk reviews, exception monitoring, and operational controls.
- Support monthly reporting, fee analysis, billing reviews, and departmental tracking metrics.
- Provide back-up support for Treasury Management operational functions as needed.

Risk Management and Compliance

- Maintain compliance with all applicable banking regulations, policies, procedures, and audit requirements.
- Understand Treasury Management operational risks and assist in identifying and mitigating customer and bank exposure, including fraud.
- Ensure completeness and accuracy of customer documentation.
- Assist with annual customer reviews, certifications, and security assessments.
- Maintain knowledge of fraud prevention best practices and Treasury Management controls.

Internal Collaboration

- Serve as a Treasury Management resource for Business Development Officers, Commercial Lenders, Branch Managers, and Retail staff.
- Educate internal employees regarding Treasury Management products and services.
- Assist with product promotions, sales campaigns, and employee training initiatives.
- Collaborate with Operations, Deposit Services, Information Technology, and Compliance departments to ensure a smooth customer experience.

REQUIREMENTS FOR POSITION (KNOWLEDGE, SKILLS AND ABILITIES)

- Associate's or Bachelor's Degree in Business, Finance, Communications, Marketing, or related field preferred.
- Minimum of 2 years of customer service and cash management experience required.
- 2-5 years of commercial banking, business banking, Treasury Management, or commercial support experience preferred.
- Demonstrated sales or relationship management experience preferred.
- Strong sales and relationship-building skills.
- Strong verbal and written communication skills.
- Ability to comfortably engage customers and prospects.
- Understanding of Treasury Management products including ACH, RDC, Positive Pay, Wires, Merchant Services, and Business Online Banking.
- Strong organizational and time-management skills.
- Analytical thinking and problem-solving abilities.
- Ability to manage multiple priorities while maintaining attention to detail.
- Proficient in Microsoft Office applications.

- Ability to present information effectively to customers and internal teams.
- Notary Public certification (or willingness and ability to obtain certification).

WORK ENVIRONMENT

- Ability to safely and successfully perform the essential job functions consistent with the ADA, FMLA and other federal, state and local standards, including meeting qualitative and/or quantitative productivity standards.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards.
- Regular office conditions.
- Extensive contact with customers and public.
- Requires travel to meeting locations and branches.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.