CITIZENS NATIONAL BANK
JOB DESCRIPTION

JOB TITLE:	**Wealth Management Officer/Advisor**
DEPARTMENT:	**Wealth Management**
INCUMBENT:	
SUPERVISOR:	**Wealth Management Manager**
FLSA STATUS:	**Exempt**
DATE:	**September 1, 2018**

JOB PURPOSE

To make a positive long term contribution to the growth and profitability of Citizens National Bank Wealth Management Services by:

1. Providing excellent customer service and technical expertise to internal and external client relationships in accordance with governing document provisions, client direction, internal policies and procedures, and external regulations; and by
2. Promoting the services and benefits of Citizens National Bank Wealth Management Services to gain new business.

DUTIES AND RESPONSIBILITIES

1. Administers and monitors a portfolio of account relationships in accordance with controlling documentation and/or customer direction, bank policies and external regulations.
2. Communicates and meets with customers on a proactive basis and responds to their inquiries or transaction requests in a timely and accurate manner according to established quality service standards.
3. Expands client account relationships by recommending additional services to increase fee-based income. Cross-sells other bank products to further develop the client's relationship with the bank.
4. Ensures completeness and compliance of underlying documentation on new and existing relationships to protect the bank and customer interests.
5. Initiates and maintains contacts for developing and closing new trust and investment management business. Cultivates and maintains relationships with numerous sources of new business, including bank management, attorneys, accountants, life underwriters, and social contacts. Meets with prospects to market CNB Wealth Management Services, encourage proper estate and financial planning, and build relationships.
6. Maintains a high level of employee morale to minimize turnover and maximize customer service satisfaction.

7. Assists with staff training, performance appraisals, and career development, of subordinate personnel.
8. All other duties as assigned.

CONTACTS

Daily contact with supervisor, coworkers and employees. Regular contact with attorneys, CPA's, and outside advisors. Frequent contact with current and prospective high net worth clients. Occasional contact with trust auditors/examiners.

SPECIFIC REQUIREMENTS

1. Bachelor's degree in business or equivalent financial services expertise.
2. Six years experience in wealth management or comparable experience.
3. Comprehensive knowledge of trust/fiduciary rules and regulations.
4. Excellent oral and written communication skills.
5. Demonstrated experience in quality decision-making skills.
6. Excellent customer service skills.
7. Leadership and coaching skills.
8. Proven business development success.

PREFERRED REQUIREMENTS

1. CPA, MBA, CTFA, CFP©, CFA, or JD.
2. Familiarity with the bank's trust accounting system.
3. Analytical and problem-solving skills.
4. Ability to work independently and as a team with excellent time management skills.
5. Knowledge of personal computer and related word processing and spreadsheet software.
6. Detail oriented.
7. Knowledge of various banking departments.
8. Management skills including organizing, planning, delegating and interpersonal skills.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment. Work involves frequent and repetitive movements of the wrist and hand. Frequent motor vehicle travel required. Work also involves some occasional lifting and carrying of objects weighing up to 20 pounds.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.

2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

Employee	Department/Division Manager
Date	Date