

## Job overview

# Relationship Banker

### What a relationship banker does

Relationship bankers at Wells Fargo equally split their time between helping walk-in customers and those in the branch books of business, including engaging in proactive customer growth activities such as scheduling and conducting self-generated appointments, attending on-sites, and completing customer outreach by phone. They are responsible for servicing and growing consumer and small business customer relationships and engaging in needs-based conversations to discuss deposit, credit, and investment needs customers may have. Relationship bankers proactively work with customers to understand what is most important to them, looking at their current situation and potential future needs.

### How a relationship banker helps customers succeed financially

Relationship bankers provide a full range of services to meet the needs of mass affluent, emerging affluent, and mass and small business customers. They engage customers in conversations and share ways Wells Fargo can help, which may include introducing them to another branch employee or partner, and sharing mobile options that may be easier for them.

As customers are empowered to use digital capabilities for more of their banking needs, our bankers are able to focus on personalized customer conversations and provide service, advice, and guidance. With customer needs continually changing, relationship bankers can help meet those needs wherever the customer is in their financial journey.



### Relationship Bankers:

- Acquire, build, deepen and retain relationships with mass affluent customers (those with \$100k – \$250k in deposits, investment balances, or both), emerging affluent customers (those who are likely to become affluent at an earlier life stage), and mass consumer and small business customers (those with annual sales of \$100K or less.), asking questions to learn about financial needs, and understanding their life events and goals.
- Conduct needs-based conversations to identify credit, deposit, and investment needs, and introduce partners to help meet customers' broader financial needs.
- Work with branch employees and partners to best serve customers, including partnering closely with Wells Fargo Advisors financial advisors to address the needs of customers with investment or retirement needs, and understand when to make an introduction.
- Serve as risk management leaders by understanding and managing risks in the business, adhering to policies, procedures and controls, and ensuring compliance with applicable laws, rules and regulations.
- Maintain knowledge of bank products and services, branch operations support, and control online.
- Maintain licenses for investment referrals.
- May serve as back up to the manager.

Relevant military experience is considered for veterans and transitioning service men and women.

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## What you can expect from us

Our next big investment is in YOU.

At Wells Fargo, each person is valued for individual skills and talents, has the opportunity to fulfill personal ambitions, and contributes to the success of the company. That's why, in addition to ongoing coaching and career development, Wells Fargo provides all eligible employees with a comprehensive set of benefits designed to protect their physical and financial health and to help them make the most of their financial future.



## About us

Wells Fargo & Company (NYSE: WFC) is a leading financial services company that has approximately \$1.9 trillion in assets and proudly serves one in three U.S. households and more than 10% of all middle market companies and small businesses in the U.S. We provide a diversified set of banking, investment and mortgage products and services, as well as consumer and commercial finance, through our four reportable operating segments: Consumer Banking and Lending, Commercial Banking, Corporate and Investment Banking, and Wealth and Investment Management. Wells Fargo ranked No. 30 on Fortune's 2020 rankings of America's largest corporations. In the communities we serve, the company focuses its social impact on building a sustainable, inclusive future for all by supporting housing affordability, small business growth, financial health and a low-carbon economy.

News, insights, and perspectives from Wells Fargo are also available at: Wells Fargo Stories. <https://stories.wf.com>. Additional information may be found at [www.wellsfargo.com](http://www.wellsfargo.com) | Twitter: @WellsFargo.

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