



Job Title: Deposit Relationship Officer

Location: Mankato

Posting Date: July 16, 2025

About the job

First National Bank Minnesota is a full-service financial institution headquartered in St. Peter, Minnesota, with banking offices in Mankato, St. Peter, Gaylord, and Belle Plaine. Through the four banking offices, we serve nonprofit organizations, businesses, agriculture, and individuals with a combination of responsive, personal service, and high-quality products.

First National Bank Minnesota is committed to its employees. We look for individuals who will be dedicated to providing value and superior service to our customers. We recognize that our employees add value to every transaction and encounter with our customers, and it is our employees who give us this distinct competitive advantage. Our employees are our treasured resource!

People apply at First National Bank Minnesota to find a challenging job. Employees stay at First National Bank Minnesota because our culture of dedication, celebration, and teamwork ignites their passion to grow and succeed in their career.

Job Summary

This position is responsible for creating and maintaining strong customer relationships while developing new business from current and prospective customers. This position will play a vital role in supporting our staff by offering deposit products that complement their current customer's loans and deposits. This position will also work closely with the Operations Department to enhance our current product offerings and make sure all bank customers have the proper treasury management services for their needs.

Essential Duties and Responsibilities

Business Development - 65%

- Manage all aspects of the treasury management product sales process including sales planning and implementation, business development, prospect qualification, needs analysis, and proposal presentations.
- Attend regular lender pipeline meetings and periodic loan committee meetings.

- Participate in business development activities and FNBMN sponsored community events to enhance reputation in our markets and build brand awareness.
- Work with Business Bankers to develop and maintain successful relationships while consistently assessing potential opportunities in our local communities and surrounding area.
- Responsible for increasing market share and presence by emphasizing banking services including ACH Origination, Remote Deposit Capture, Positive Pay, Wire Origination, Checking and Savings Accounts, Merchant card processing, Business Online Banking, Business Bill Pay, and any other future bank products.
- Refer loan transactions and opportunities to Commercial and/or Retail Lending Staff.

Relationship Management - 25%

- Manage deposit-only portfolio and treasury management customers, fostering strong, long-term relationships.
- Advise customers on effective Treasury Management solutions and implement strategies to meet their financial needs.
- Use product knowledge to resolve challenging issues and conduct root cause analysis for products including, but not limited to, ACH Transactions, Wire Transfers, Remote Deposit Capture, Merchant Card Processing, Bill Pay, Online Banking, ICS and CDARS.
- Prepare and approve underwriting guidelines for Treasury Management Products and services for new and existing customers.
- Assist with decisions and managing overdraft situations by balancing customer needs with risk mitigation.

Treasury Services Operations – 10%

- Work with Operations to develop and establish competitive, high-value, and profitable treasury management products and services.
- Apply diagnostic techniques to identify problems, document resolutions, investigate causes, and recommend solutions to correct common failures.
- Conduct training for the appropriate bank team members on the features and benefits of treasury management product offerings.
- Maintain a working knowledge of all Treasury management products, systems, and processes as well as an awareness of industry trends.
- Ensure adherence to banking regulations and internal policies, mitigating financial risks and ensuring compliance with relevant laws.

Minimum Qualifications

Education/Experience

- Minimum: Bachelor's Degree in Finance, Business, or related field.
- Minimum: 3 years of experience in Treasury Management, Commercial Banking, or related Deposit field.
- Proven ability to sell and service both current and prospective bank customers.

Knowledge, Skills, and Abilities

- Customer service oriented with strong written and oral communication skills.
- Strong time management, attention to detail, and organizational skills with the ability to multitask.
- Problem solving and analytical skills to resolve issues in the department or for customers.
- Strong familiarity with Bank Operations, products, services, finance programs, policies, and procedures.
- Strong knowledge of Microsoft Office365 products.
- Knowledge of Core Banking Software Systems.

Salary Range: \$60,000 – 110,000 annually depending on years of experience and credentials

Benefits:

- PTO
- Health, dental, and vision insurance
- HSA match program
- Disability Insurance
- Life Insurance
- 401 (k) match program
- Paid holidays

First National Bank Minnesota is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to: race, color, religion, sex, national origin, age, pregnancy (including childbirth, lactation and related medical conditions), mental or physical disability, and veteran status or any other classifications protected by federal, state or local law.