

CONTACT: Sheri Clarke

DATE: December 31, 2009

JOB TITLE: Acquisition and Business Program Manager **DEPT.:** Retail Lending

SUMMARY:

Responsible for the strategic growth and management of the retail loan product set. Develop and implement acquisition and retention programs, pricing strategies and services that will maximize portfolio revenue and profitability.

EDUCATION AND/OR EXPERIENCE:

- Bachelor's degree required, MBA preferred.
- Three or more years of retail product management including experience in new product development and implementation. Experience building and managing profitable, diverse loan portfolios preferred.
- Proven analytical skills and ability to build compelling business cases to support recommendations.
- Experience building collaborative working relationships with clients.
- Three or more years of leadership or similar experience in sales management.

INTERPERSONAL SKILLS:

- Willing to provide a high level of professional service which will clearly differentiate us from our competitors.
- Willing to become familiar with and promote bank products and services.
- Professional demeanor in appearance, interpersonal relations, work ethic and attitude.
- Effective written and oral communication skills.
- Willing to work as part of a team.
- Ability to work under pressure.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Evaluate the retail loan portfolio composition for risk, profitability and consumer demand. Develop entrance, growth, contraction or exit strategies into new or existing product types.
- Develop or interpret loan profitability models and manage loan pricing strategies. Make recommendations on rates, fees and terms for all retail lending products. Develop and maintain a process for acquiring information on competitive pricing and product set.
- Develop loan acquisition and retention strategies. Collaborate with sales channel and marketing in the development of loan campaigns and promotions.
- Recommend appropriate new programs, procedures and sales activities in order to achieve retail lending business profitability objectives.
- Manage the credit card agent relationships. Develop and execute business plans with these partners to maximize revenue sharing opportunities.
- Increase loan portfolio revenue through promotion and implementation of value-added products and services such as credit and GAP insurance products, utilization offers, skip-a-pay etc.

- Develop and implement programs for measuring customer and partner satisfaction. Identify service improvement opportunities and establish corrective action plans.
- Manage the indirect dealer program, offering a high level of service and competitive products to the dealers supported. Add or remove dealers as necessary and leverage these relationships to continually improve the quality of applicants submitted for financing. Assist commercial or retail bankers in the analysis and management of floor plan relationships as necessary.
- Responsible for training, cross-training, scheduling, assigning work, reviewing job performance and making recommendations with regard to hiring, promotion and when necessary, discipline and discharge of department employees.
- Conduct regular and individual and team meetings to review performance and provide business updates. Prepare and deliver retail lending presentations to internal partner groups. Maintain excellent communication within the department.
- Continually assess and enhance work flow/processes to improve efficiency, reduce turn time and improve control.
- Perform other duties as assigned, with or without notice.

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