**Heartland Bank**

**Job Title:** Deposit Relationship and Acquisition Specialist
**Reports To:** President

**Position Summary:**

The Deposit Acquisition Specialist is responsible for growing core deposits by developing and maintaining strong relationships with existing and prospective clients. This individual will implement targeted strategies to attract new business, retain existing deposit accounts, and expand the financial institution’s footprint within the community. The role involves outbound calling, community engagement, strategic prospecting, and collaborating with internal teams to deliver deposit growth solutions. The primary goal of a Deposit Acquisition Officer is to increase the total amount of deposits held by the financial institution.  This contributes to the bank’s overall profitability and financial stability.

**Key Responsibilities:**

* Proactively identify and solicit new deposit relationships, focusing on business, consumer, and nonprofit sectors.
* Actively sell the Bank's business products and services in a professional manner through an established number of pre-arranged, well-planned outside sales calls on a weekly basis with. follow-up as needed to gain and optimize the business relationship.
* Conduct regular relationship reviews to ensure their financial goals are being met and identify future needs.
* Develop and execute deposit acquisition campaigns aligned with the institution's strategic plan.
* Leverage customer relationship management (CRM) tools to track pipeline activity and measure results.
* Collaborate with branch staff, treasury services, commercial lenders, and marketing to coordinate deposit growth initiatives.
* Participate in community events and networking opportunities to build brand awareness and cultivate prospects.
* Assist with onboarding new deposit relationships, ensuring a seamless customer experience.
* Monitor competitive deposit trends and provide input on pricing, promotions, and product design.
* Provide training and guidance to branch and frontline staff to reinforce deposit acquisition strategies.
* Become knowledgeable on products offered by the Company, including Online Banking, Cash Management, Remote Deposit, ACH, Wire Origination, and FBO account structuring.
* Strategic Thinking: Developing and executing strategies to meet acquisition and retention goals.
* Participate in community events and networking opportunities to build brand awareness and cultivate
* prospects.

In essence, a Bank Deposit Acquisition Specialist combines sales expertise with in-depth financial knowledge to attract and retain high-value clients and their deposits, ultimately contributing to the bank's financial health.

**To Succeed In This Role, You:**

* Bring excellent client care skills that will help you build professional relationships and curate interactions based on client motivations
* Are adept at understanding client needs and have a genuine passion for engaging with new people
* Thrive working in a fluid environment with high autonomy, multitasking when required while also showing great attention to detail
* Love to collaborate to get to the best, most efficient outcome
* Show curiosity and humility, while being open to new ideas and approach your work with a growth mindset
* Are a team player and enjoy working with people to achieve the best and most efficient result
* Display strong accountability and group responsibility for the customers we serve, taking on and performing tasks

**Qualifications:**

* Preferred Bachelor’s degree in Business, Finance, Marketing, or a related field (or equivalent experience).
* 2+ years of experience in banking, business development, or a client-facing financial services role.
* Demonstrated track record of meeting or exceeding deposit growth goals.
* Strong interpersonal, communication, and presentation skills.
* Self-motivated, organized, and able to manage multiple priorities.
* Knowledge of retail deposit products, treasury services, and small business banking needs preferred.
* Proficiency with Microsoft Office Suite and CRM platforms (e.g., Salesforce, Jack Henry, Quest, etc.).

**Work Environment & Travel:**

* Primarily office-based, with frequent local travel to client sites, networking events, and community functions.
* Occasional evening or weekend availability may be required for events or customer meetings.