

BUSINESS CAREER SERVICES

SGMH 1401 657-278-8738

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Finance – Commercial Banking

Commercial banking involves working at a bank branch or a bank's corporate headquarters. Commercial banks offer customers a variety of services including checking and savings accounts, mortgage loans, auto loans, and much more. At the business level, banks offer cash management, real estate financing, and commercial loans.

In commercial banking, some of the job duties include: building relationships with clients (individuals and businesses) over a period of time, assisting clients with managing their finances in the most effective way possible, and helping them select various services that meet their needs.

Today, there are a wide range of opportunities within the commercial banking industry. Banks generate hundreds of billions of dollars each year, with some banks more profitable than others. Commercial banking can be at the regional, super-regional, national, or global level. Moreover, you play a pivotal role in the expansion of a wider economy. At an entry level position your success depends on how detail-oriented you are, your knowledge of finance, and your ability to communicate and build relationships.

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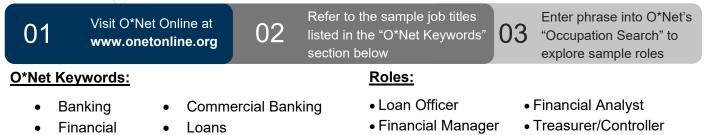


Source: Career Overview - Commercial Banking

Entry-Level	Mid-Level	Senior-Level
\$67,000 annually	\$98,000 annually	\$132,000 annually
 Personal Banker Credit Analyst Customer Relationship Manager Bank Teller Commercial Lender 	 Branch Manager Financial Advisor Operations Manager Loan Officer Credit Manager 	 Senior Managing Director Regional Manager Senior Vice President- Banking Senior Director of Operations

Learn More With O*Net

Visit O*Net Online to explore the sample roles in government economics. The database provides career exploration tools to the public at no cost and is continually updated by surveying a broad range of workers from each occupation. Learn about the knowledge, skills, tasks, and activities required for each occupation, as well as median wages and employment trends reported by the Bureau of Labor Statistics and other federal agencies.



*Note: Salaries are highly dependent on location, company type, and candidate experience/education. For the purposes of this guide we are providing average starting salaries as determined by the National Association of Colleges and Employers (NACE), overall average salaries as determined by the U.S Bureau of Labor Statistics (BLS), as well as supplemental information found from various industry-specific sources.



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Skills/Experience Suggested:

- Strong math aptitude
- Analyze business/individual financial statement
- Interpret financial statements to understand the financial condition and operating performance of the business
- Engage in sales activities and acquire new business
- Excellent interpersonal communication skills, verbal and written
- Strong client service orientation
- Proficiency using Excel and spreadsheets
- Teamwork skills

Industry Research & Tools:

- Investopedia.com
- Sec.gov/edgar/search-and-access
- Fullerton.firsthand.co Login with your CSUF email
- Corporatefinanceinstitute.com

Employers Hiring CSUF Business Graduates:

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About this guide: This resource guide is intended to provide an introduction to the industry and relay a sampling of the resources available to candidates. It is by no means comprehensive, nor intended to replace individual research based on specific job targets and/or recommendations from an advisor. All creative content rights belong to and shall be the sole and exclusive property of Business Career Services. Unauthorized use for external purposes, modifications, and/or duplications of this material without permission from Business Career Services is prohibited.

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Professional Certifications:

- Certified Estate and Trust Specialist
- Certified Regulatory Compliance Manager
- Certified Trust and Financial Advisor

Professional Associations:

- American Bankers Association
- California Bankers Association
- Commercial Finance Association
- Mortgage Bankers Association

Campus Resources:

• Finance Association

Job & Internship Search Sites:

- Looksharp.com/s/bank-internships
- Fullerton.joinhandshake.com
- Indeed.com
- Internships.com
- LinkedIn.com