



**Position: Personal Banker I**

**FLSA:** Non-Exempt

**Location(s):**

**Reports to:**

**Summary**

Under general supervision, but in accordance with established policies and procedures, perform an array of customer services including completing account transactions, offering appropriate bank products and services, and answering customer questions concerning services provided by the bank. Completes teller transactions, including cashing checks, processing deposits and withdrawals. Performs customer maintenance, keying, balancing and indexing. Processes incoming and outgoing vault cash. Where required, assists in the opening and closing procedures at designated locations.

**Essential Functions and Responsibilities**

**Note: Performance in this position will be evaluated based on the incumbent's ability to complete the following duties efficiently.**

1. Represent the bank in a professional manner while interacting with current and potential customers; courteously and efficiently serve customers' needs in a confidential manner.
2. Communicate effectively via phone, email and in person. Answer questions and solve problems for customers concerning all services provided by the bank; listen to problems, collect data, secure answers and report results to the inquiring party.
3. Follow bank procedures, abide by banking regulations and actively be alert for potential security issues.
4. Effectively Cross-solve. Demonstrate a thorough understanding of bank products and services in order to actively identify customer needs. Successfully identify referrals to Retail and Commercial Lenders, Investment Services, Trust, Merchant Services, Private Banking and other areas of the bank with customer cues and through initiating conversations with customers and prospects. Follow up on all new services to make sure customers are satisfied.
5. Demonstrate independence and proficiency in opening consumer and business accounts and services to include:
  - a. Analyzing customer needs and explaining titling options based on account ownership, FDIC insurance, various savings and checking account programs available and ancillary services.  
This includes:
    - i. Health Savings and Individual Retirement Account opening, maintenance, contributions and distributions.
    - ii. Business account structure and titling.
  - b. Suggesting relevant services for the customer, gathering needed information and disseminating required disclosures.
  - c. Preparing all documentation and assisting the customer in signing of documents necessary to process new accounts. Receiving initial deposit and ensuring that all new accounts are properly processed.

6. Show advanced knowledge of complex accounts including Trusts, Estates, and other legal documents related to account titling.
7. Proficiently use Service Request Management workflows and execute other maintenance via the IBS system in addition to navigate systems to service customers including but not limited to:
  - a. eManager / CST
  - b. CMSE
  - c. Pre-paid / stored value management systems
  - d. ServiceView Tool (Base2000)
8. Consistently assist with 6690 Customer Service Calls including demonstrating strong decision making when determining whether to own a call or engage others for execution.
9. Participate in the Online Account Creation Team as directed.
10. Open and close safe deposit boxes and provide access to the Safe Deposit area as applicable.
11. Show proficiency in completing domestic and international wires including following procedures, identifying the customer and assessing the risk.
12. Assist customer with Personal Line of Credit and Consumer and Business Credit Card applications including outlining card features, benefits and costs and executing the approval process.
13. Create letters, memos and other correspondence.
14. Accurately perform document imaging, indexing and quality control.
15. Demonstrate business development efforts with existing relationships and prospects, within community, and/or with centers of influence. Overcome objections to obtaining and retaining accounts.
16. If applicable to location proficiently perform all items outlined in the Teller Training Summary document including but not limited to:
  - a. Identify customer and establish their authority on an account before taking any action; identify non-customers and their rights to conduct the transaction requested.
  - b. Receive checks and cash for deposit to savings and checking accounts, verify deposit amounts, examine checks for endorsements and negotiability, identify and detect counterfeit currency and enter transactions into bank system.
  - c. Cash checks and pay money from accounts upon verification of signatures and customer account balances. Inspect all checks, bonds, money orders, savings withdrawals and other documents and instruments to determine negotiability.
  - d. Actively identify potential issues of fraud using resources, engage in conversations with customer and communicate to appropriate areas.
  - e. Balance and maintain a cash drawer with accuracy and attention to detail; stay within designated drawer limits.
  - f. Receive loan payments; ensure payments are appropriately applied.
  - g. Issue money orders and official checks with appropriate audit procedures.
  - h. Complete scanning, keying and balancing of teller work in an efficient, accurate and timely manner.
  - i. Handle some inquiries dealing with foreign check approvals and signature verification. Process foreign currency transactions.
  - j. Handle coin which requires bending and lifting.
  - k. Perform vault attendant duties which require lifting up to 30 pounds
  - l. Balance ATM
  - m. Conduct cash advances

- n. Complete line of credit draws
- 17. Consistently demonstrate initiative and drive including being proactive in job duties, going above and beyond, mentoring co-workers and anticipating customer needs.
- 18. May require travel to neighboring offices for staffing coverage upon request.
- 19. Perform other duties as assigned or needed.

### **Skills and Abilities Required**

Successful performance will be evaluated based on the employee's ability to:

- Navigate job-related software to efficiently serve the customer and process transactions.
- Effectively use resources provided to independently execute job duties.
- Demonstrate the interpersonal skills necessary to relate to and empathize with other people and to maintain a friendly, cheerful and courteous demeanor throughout the day.
- Maintain composure and professionalism under pressure, including the ability to effectively deal with unexpected situations and potentially difficult customers and to maintain a cohesive work environment with coworkers.
- Maintain the highest level of confidentiality and discretion of customer and bank information.
- Show high attention to detail, with the ability to problem solve basic issues, i.e., identify and correct balancing errors. Execute basic math skills.
- Operate a computer and other standard office equipment, including a calculator, multi-function printer, coin counter and other equipment as assigned.
- Be mobile in order to look up information and move to different areas of the bank to complete a transaction or discuss a situation with other employees.
- Apply knowledge of bank functions to back up other branch departments when needed.

### **Working Conditions**

- Normal office environment with minimal noise, temperature variation or dust. Length of workday is unpredictable, depending upon volume of business and department activities.
- Periodic travel to branch offices and/or customer locations is required.
- Will be required to stand for long periods of time.
- Weekend rotations as outlined by assigned offices' schedules.
- Must be able to work independently, accurately and maintain good customer relations with the ability to adapt to varying customer and transactional volume. Must be able to quickly re-establish priorities, responding to the changing needs of the department.
- Manual dexterity skills for typing and use of computer and other related office systems and equipment.
- Periodic lifting of up to 30 lbs. is required.
- Occasional bending, reaching and stooping.
- Frequent visual effort is required. Up to 75-100% of the workday is spent at a computer monitor and/or with written or computer-generated paper documents.
- Occasional sitting is required.

**Training and Preparation**

- A high school diploma or equivalent.
- Cash handling and customer service experience a plus.

*There is no employment agreement intended or implied by this job description. Also, this job description does not modify or limit the employment-at-will relationship.*