

Job Title: Personal Banker

Reports to: Service Manager

Job Summary: Provides accurate cash handling and positive client relations while performing a variety of service functions, including cashing checks, processing savings, checking and loan transactions. Also sells cashier's checks and travelers checks. Responsible for balancing each day's transactions and verifying cash totals on assigned cash drawer and branch capture of items. Additionally, assists clients with problems or questions regarding their accounts; provides services to new and existing clients by promoting, selling and opening bank deposit services, such as checking or savings accounts, CD's, IRA's, safe deposit boxes, etc. Requires thorough knowledge and familiarity of the various accounts and products offered by the bank.

Primary Duties/Responsibilities:

This list includes the current primary responsibilities of this position. It is not intended to be all-inclusive and is subject to change, as needed, for the purpose of operational efficiency and necessary reasonable accommodations.

- Represents oneself and the bank in a positive, courteous, friendly, and professional manner.
- Provides prompt, efficient, and accurate service in response to requests, inquiries, or problems concerning teller services provided by the bank.
- Receives checks and cash for deposit to checking and savings accounts, verifies deposit amounts, examines checks for endorsement and negotiability, and enters transactions into bank records via an online teller terminal.
- Cashes checks and pays money from checking and savings accounts upon verification of signatures and client account balances. Inspects all checks, bonds, money orders, savings withdrawals, and so forth to determine their negotiability.
- Maintains adequate cash and coin supply in drawer, while also staying within maximum limits. Keeps currency and coin in a neat and orderly arrangement. Balances drawer and coin vault daily.
- Prepares change orders for clients, receives payments for loans and distributes to proper channels, and sells money orders, cashier's checks, Visa gift cards and travelers checks.
- Complies with all relevant regulatory requirements. (i.e. BSA large currency transaction reports, cashier's check logs, Reg CC holds on checks).
- Follows bank policies and procedures.
- Performs other relevant duties as assigned.

Additional Duties/Responsibilities:

This list includes the additional responsibilities of this position. It is not intended to be all-inclusive and is subject to change, as needed, for the purpose of operational efficiency.

These additional responsibilities are performed on an as needed basis, majority of work will be handling teller services.

- Builds and maintains relationships with clients. Provides a superior level of service by identifying clients' needs, and recognizing and acting upon opportunities to refer and sell services and/or products provided by the bank.
- Provides prompt, efficient, and accurate service in selling, promoting, and opening bank services to new and existing clients.
- Assists clients with issues or questions concerning their accounts, explaining service charges, statement problems, product features, etc.
- Enters account data into Fiserv Premier Platform.

Education Requirements:

- High school diploma or equivalent required.
- Some college preferred.

Qualification Requirements:

- Excellent organizational skills.
- Excellent client service skills, including interpersonal and communication skills.
- Extensive knowledge and familiarity of the services and products offered by the bank.
- Ability to count and handle money accurately.
- Proficient computer skills.
- Friendly, outgoing, assertive, enthusiastic personality.
- Professional appearance and actions.

Experience Requirements:

- At least one year banking experience in teller area/new accounts area, with excellent performance and balancing records required.
- Previous customer service experience preferred.

Physical Requirements:

- May require long periods of standing or sitting.
- Ability to lift and carry cash drawers, coin bags, and boxes sometimes weighing over 25 pounds.
- May require long periods of typing and repetitive motion.