JOB DESCRIPTION

JOB TITLE: RB1910-Personal Banker I

JOB GRADE: 3

DEPARTMENT: Branch Location (In-Store/Traditional/Military Retail Banking)

REPORTS TO: RB1810-Banking Center Manager I

Summary:

The Personal Banker serves and assists customers through teller transactions, disputes, accounts and loans, to create a high level of customer service, and also sells products to create new business for the bank. The Personal Banker will also watch for fraud and illegal activities.

Principal Accountabilities:

- Performs teller transactions; cashes checks, makes cash/check deposits, saving and checking withdrawals, scanning work on imager, and handles cash
- Open checking, savings accounts, money markets, VIP, holiday club, and business accounts. Also open certificates and IRAs as well as debit cards, checks and loans.
- Assist customers with turning debit cards back on, giving balances, answering questions about accounts, and selling products. Also take complaints and try to better bank relationships with customers
- Do In-store marketing in the Wal-Mart Store, call local businesses to post flyers in break rooms, hang flyers at apartment complexes, and travel to businesses to hand out information and talk with supervisors
- Clean the branch, balance the vault, do cash sheets, buy and sell money to Loomis, make sign boards, make calls on the deficit report, and decorate for customer comfort

Minimum Qualifications:

- Good phone skills to communicate with customers and employees
- Experience with ten-key calculator
- Basic knowledge of general office equipment, copier, fax, etc.
• Basic computer proficiency
• Experience with Word, Integrated Teller, Navigator, Novell, Deposit Pro, ONE Interface, Excel, Imager
• Ability to organize own work with very little direction
• Problems require analysis based on precedent
• Strong decision making skills
• Excellent professional judgment and attention to detail
• Sales Aptitude
• Procedures are established, but conditions change; initiative must be exercised to overcome minor obstacles

Physical Requirements:

The work environment is typical of standard office and retail banking setting. The position is medium work, exerting up to 35 pounds of force occasionally. Standing and walking is required for sustained periods of time. Reaching may be required involving extending arms in any direction. Office equipment, such as a computer and telephone will be used, requiring the use of hands and fingers to manipulate a keyboard or keypad. Visual ability to read a computer screen or written documents is necessary. Speaking ability to express or exchange ideas; impart oral information to customers, staff, or to the public; or convey detailed or important spoken instructions by means of the spoken word is required. Hearing is necessary to receive detailed information through oral communication.

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