



Job Title: Personal Banker
Department: Retail Banking
Reports To: Branch Manager and/or Assistant Branch Manager
FLSA Status: Non-exempt

Position Summary

The purpose of this position is to process basic branch service transactions to ensure customer satisfaction.

Specific Job Functions & Responsibilities

- Provide outstanding customer service, by greeting each customer and determining their needs in order to assist or direct the customer.
- Open new deposit accounts including checking, money market, savings, individual retirement accounts and certificates of deposit accounts for businesses and individuals as applicable. Must become and remain familiar with all bank products and services offered.
- Close deposit accounts, making an effort to determine why the customer is closing the account. Assist management in tracking customer account closures.
- Process customer account transactions, such as cashing checks, account deposits and other withdrawals, issuing money orders, travelers checks, and official checks, all within current bank and regulatory policy.
- Cash balancing record should be maintained within bank policy.
- Must become and remain familiar with all bank products and services offered.
- Assist with customer account inquiries and problem resolution.
- Cover all aspects of safe deposit boxes, including greeting and admitting authorized customers to their safe deposit boxes, setting up new safe deposit box accounts and closing existing at customer's request.
- Meet all continued training requirements for product, customer service and regulatory policy to assure regulatory compliance policies are followed.
- Answer and direct incoming calls.
- Perform daily office responsibilities such as, account transactions, account maintenance, customer correspondence, completing delegated reports and projects as scheduled.
- Maintain customer and bank confidentiality of all bank and customer records and information.
- Performing daily bank opening and closing procedures as set by bank's current policy.
- Must adhere to Dual Control Procedures
- Maintain a clean and clutter free work environment.



- Perform other duties as assigned by management.
- Assists bank in maintaining compliance with their BSA Program and USA Patriot Act.
- Demonstrates compliance with Customer Rights to Confidentiality and Privacy and maintains an environment of security and trust.
- Must complete all required annual training
- Follow required federal and state regulations and related internal policies and procedures

Required Skills/Abilities

- Ability to use a personal computer.
- Exceptional communication skills in both oral and written form.
- Strong customer service, problem solving and analytical skills.
- Ability to work as a team with other staff members.

Education/Experience Required

- High School Diploma or equivalent.
- Minimum one year of experience in a financial institution.

Compliance

All associates have a responsibility to understand the Bank's BSA/AM Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understand the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

Physical Demands

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This is an on-site position. Must be willing and able to travel to all branch locations.

While performing the duties of this job, the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee



is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. The employee must be willing and able to drive and travel to all branch locations.

Notice

- Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- Ability means to possess and apply both knowledge and skill.
- This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- This position description does not create an employment contract, implied or otherwise than an “at will” employment relationship.

*This job description does not list all of the functions of the job. Management often assigns additional duties. This job description may be revised at any time.