Position: Personal Banker
Reports To: Head of Retail Sales & Operations
FLSA Status: Non-Exempt
Location: Ability to work at any location

Position Summary

Are you energized by building relationships, serving your community, and helping people achieve their financial goals? As a **Personal Banker**, you'll be on the front lines of our customer experience—opening and servicing deposit accounts, recommending solutions, and delivering exceptional service in person, by phone, and through digital channels. Guided by our Mission Statement and Core Values, you'll build meaningful relationships with new and existing customers while collaborating closely with teammates across the Bank. This role is perfect for someone who brings a positive, can-do attitude, enjoys being active in the community, and is excited to grow professionally. With time, training, and experience, you'll have the opportunity to expand the Bank's loan and deposit portfolio through **Consumer Lending** while building a rewarding career.

Teamwork & Culture

- Work collaboratively and respectfully in a strong, supportive **team environment**
- Consistently model a positive, professional, get-it-done mindset with customers and coworkers

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New Accounts & Customer Experience

- Open and service consumer and business deposit accounts, following established procedures
- Assist with customer-requested and Bank-initiated account closures (e.g., NSF, fraud)
- Help customers confidently navigate **online and mobile banking**, merchant capture, and digital services
- Open, renew, and redeem **Certificates of Deposit (CDs)**

- Assist with **Health Savings Accounts (HSA)** and **Individual Retirement Accounts (IRA)**
- Accurately enter new account data and maintain organized, up-to-date records
- Proactively identify opportunities to recommend additional products and services
- Issue debit cards and research, resolve, and manage debit card disputes
- Complete daily scanning and electronic filing of account documentation
- Assist with monthly reports and routine customer requests such as address changes and stop payments
- Support customers with safe deposit box needs
- Research and resolve customer inquiries with urgency, care, and accuracy

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Compliance & Product Knowledge

- Maintain strong knowledge of Bank products, services, policies, and procedures
- Provide exceptional service while adhering to all applicable laws and regulations, including **BSA**, the **Patriot Act**, and **OFAC** requirements

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Lending Responsibilities (this is further into the role)

- Partner with customers to understand needs, assess risk, and structure **Consumer Loans, Rapid Reserves, and Credit Cards**
- Follow established approval and denial procedures
- Analyze financial and credit information with sound judgment and attention to detail
- Ensure all compliance and disclosure requirements are met
- Present loans exceeding lending limits to appropriate lending officers for approval
- Ensure accurate lien filing and complete loan documentation
- Offer and sell insurance (per license) and additional Bank products and services
- Resolve documentation exceptions efficiently
- Assist with collections on delinquent accounts and NSF-related closures as authorized
- Meet Performance Progress Plan quarterly goals within acceptable tolerances
- Participate in the Bank's Sales Program to develop new and existing relationships
- Provide quality control feedback on credit files
- Follow loan policy and lending authority limits to minimize risk

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Additional Responsibilities

- Maintain flexibility to work opening and closing schedules
- Complete all required annual Bank training
- Greet customers warmly and professionally; answer incoming calls
- Willingness to work at any Bank location as needed
- Assist with quality control reviews and document scanning
- Perform other duties as assigned
- Serve on at least one **Bank Committee**

- Participate annually in:
    - Two **Heritage Club** events
    - Two **Highlander Track** events
    - Two approved **community events** representing TRB

Skills & Competencies

- Prior banking experience preferred
- Minimum of one year of customer service experience required
- Must be bondable
- Ability to obtain and maintain required licenses and certifications
- Strong computer skills, including **Microsoft Word and Excel**
- Professional, trustworthy, and customer-focused
- Commitment to confidentiality and accuracy
- Highly organized, self-directed, and detail-oriented

Physical Demands

- Primarily a normal office environment
- Extended computer use and periods of sedentary work
- May require standing, walking, reaching, and occasional lifting up to 30 pounds

Reasonable Accommodation may be made to enable individuals with disabilities to perform essential functions by request.

Equal Employment Opportunity

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or protected veteran status.

The physical demands notes above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature:_____

Printed Name: _____

Date: _____