Position: Personal Banker
Reports To: VP of Retail Sales
FLSA: Non-Exempt
Location: TBD

Position Summary

The position of Personal Banker will open and service all types of deposit accounts and offer our products in person, via phone or other electronic communication in accordance with the organization's Mission Statement and Core Values. As a Personal Banker, you will provide exceptional customer service and build relationships with new and existing customers so as to be able to refer them to other team member(s) or department(s) for additional services. You will be expected to provide exceptional customer service to both external customers and internal team members while presenting a positive, get-it-done attitude. The position requires the ability to work within the community to develop business relationships. With time and experience, a Personal Banker will grow the Bank's loan and deposit portfolio through Consumer Lending. The position reports to the VP of Retail Sales.

Essential Functions

- Work cooperatively and respectfully in a Team Environment with all Bank Team Members

New Accounts

- Open deposit accounts and related products following procedures for reviewing, approving or denying applications for consumer and business customers
- Assist with closing accounts as requested by customer or Bank initiated closures; I.E. NSF, fraud, etc.
- Assist customers with online banking issues.
- Open, renew or redeem Certificates of Deposit.
- Assist with opening and servicing Health Savings Accounts (HSA) and Individual Retirement Accounts (IRA).
- Enter new account data and file maintenance into system.
- Look for opportunities to offer additional products and services to all customers.
- Issue Debit Cards, assist with customer inquiries, and research, resolve and maintain Debit card disputes.
- Complete scanning and/or electronic filing of account documentation daily or as needed.
- Assist with monthly reports.
- Assist customers with routine transactions such as address changes or stop payments.
- Assist customers with safe deposit box needs.

- Research and resolve customer inquiries.
- Understand and be able to assist customers with the Bank's Online Banking system, Merchant capture, Courtesy Pay (overdrafts) program and other services.
- Maintain knowledge of banking products and services.
- Provide exceptional customer service while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act and the Office of Foreign Assets Control.

Lending:

- Work with new and existing customers to analyze needs, determine risks and to structure loans (Consumer, Rapid Reserve and Credit Cards).
- Follow procedures for approval and denial of Consumer Loans, Rapid Reserves and Credit Cards.
- Analyze financial and credit information.
- Ensure compliance and disclosure requirements are met.
- Present loans over-lending limit to appropriate lending officer for approval/authorization.
- Ensure completeness of proper lien filing.
- Offer and sell insurance (per license) and other bank products and services to include, but not limited to new accounts, merchant processing, deposit products, and technology enhancements such as online/mobile banking, Business Online Banking, Merchant Capture, etc.
- Develop and maintain file documentation, working any exceptions related to compliance or missing documentation.
- Collect delinquent payments, pursue legal remedies when necessary and as authorized by Loan Committee.
- Assist with collecting money owed for customer whose accounts are closed due to NSF.
- Look for opportunities to offer additional products and services to all customers.
- Meet Performance Plan goals within acceptable tolerances.
- Participate in the Bank's Call Program to develop business.
- Provide Quality Control feedback in regards to credit files so as to not exceed guidelines.
- Maintain knowledge of banking products and services.
- Provide exceptional customer service while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act and the Office of Foreign Assets Control.
- Follow loan policy and lending authority limits with no significant losses due to failure to adhere to Loan Policy.

Additional Responsibilities:

- Must have the flexibility to work the open to close schedule by opening and clearing the bank for employees prior to bank hours and/or closing the bank at the end of the day.
- Complete required Bank training annually
- Greet customer and answer incoming phone calls
- Willing and able to work at any location as needed

- May be asked to review data input for quality control and scan documents into system
- Must be willing to complete other duties as assigned
- Serve as a member on at least one Bank Committee
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Track events annually
- Participate in two community events representing TRB (approved by manager)

Skills and Competencies:

- Prior Banking experience preferred
- Minimum of one year customer service experience is required
- Must be Bondable
- Have or will obtain and maintain required licenses and certifications as necessary for the position
- Computer proficiency required – ability to use internet, email and Microsoft Office Word and Excel
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization
- Must maintain confidentiality at all times due to the nature of information about customers and transactions
- High attention to detail and accuracy
- Self-directed – be able to fulfill the responsibilities of the position with minimal supervision
- Must be able to prioritize and organize responsibilities to maximize productive results

Physical Demands

- Normal office environment
- Extended PC viewing, keyboarding with periods of sedentary work
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms
- May be required to occasionally lift/move up to 30 pounds

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.

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

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Employee Signature   Date

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Printed Name