

## **Relationship Banker**

Ensures customer needs are achieved by conducting a thorough financial needs assessment and recommending the most appropriate products and services that fulfill the customer's immediate and future financial needs. Conducts teller and cash vault transactions in an accurate and timely manner. Responsible for cross-selling and servicing all bank products and services, including loans. Responsible for providing operational support and maintaining essential controls and safeguards. Accountable for delivering information and service that exceeds the client's expectations with simplicity, guidance and proficiency.

### **ESSENTIAL RESPONSIBILITIES**

- Monitor and manage client portfolio to assess client's needs by utilizing CRM
- Open/close/maintain Consumer and Commercial accounts, including checking/savings/CDs/IRAs/Loans, and cross-sell additional bank products and services
- Input Consumer Loan applications, concur with system recommendation, seek proper approval and follow through to closing/denial
- Purchase and Sell Foreign Currency
- Operate a cash drawer to process client transactions which includes deposits, withdrawals, check cashing, loan payments, US Savings Bond redemptions, monetary instrument sales and cash advances
- Review and monitor overdraft decisions
- Identify and refer clients to other areas: Investments, Mortgage, Trust, Merchant Services, Private Banking, Business Banking and Wealth Management
- Complete various service requests which includes wire transfers, stop payments, holds, electronic payment disputes, maintenance, customer complaints, notarization, and check orders
- Answer incoming calls, return phone calls, and greet customers promptly
- Process and validate accuracy of coin and currency amounts related to incoming and outgoing shipments
- Monitor and maintain branch cash supply
- Process assigned reports and/or job duties in an accurate and timely manner
- Complete compliance training as required

### **EDUCATION/WORK EXPERIENCE:**

- High School diploma or equivalent
- One year banking experience in a customer contact position with emphasis on sales of products and services
- Demonstrated proficiency in MS Word & Excel

**REQUIRED SKILLS:**

- Demonstrated sales skills
- Strong verbal and written communication skills
- Excellent customer contact skills
- Organization, prioritization and time management skills
- General banking knowledge
- Basic computer knowledge
- Ability to balance multiple tasks
- Cash handling and math skills

**WORK SCHEDULE:**

Hours vary between 7:45 a.m. to 5:45 p.m. Monday – Friday and every other Saturday from 8:45 a.m. to 12:15 p.m.

This position requires National Mortgage Licensing System (NMLS) registration under the terms of the S.A.F.E. Act of 2008 and is subject to the required registration process, which includes a criminal background check and credit check. Failure to meet or maintain requirements, including maintaining a satisfactory criminal and credit record, may result in a rescission of your offer or termination of employment

AFFIRMATIVE ACTION/EQUAL OPPORTUNITY EMPLOYER

“PROTECTED VETERANS” AND “INDIVIDUAL WITH DISABILITY”