

JOB TITLE: Financial Services Representative (FSR I)
DEPARTMENT: Retail Banking
REPORTS TO: Retail Branch Manager or Region Retail Supervisors Coordinator
FSLA Status: Non-Exempt

POSITION SUMMARY: Opens new accounts. Performs teller role. Assists customers with account needs and provides customer service. Handles routine customer inquiries/problem solving. Willingly travels to/from other locations within region, as staffing needs dictate.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES: (90%)

- (30%) 1. Functions as a trained teller, receiving and processing teller transactions accurately and timely. Follows Bank procedures when performing transactions on teller machine and other required equipment such as encoder, CRT. Verifies and balances assigned cash drawer daily with minimal cash variances. Assists in reconciling errors or discrepancies for self and other tellers. Assists in forecasting cash demand for location. Maintains adequate cash and/or cash drawer limits as required by Bank policy. Opens night deposit vault and processes all deposits/transactions using dual control at all times.
- (30%) 2. Opens/closes various time and demand deposit accounts, including certificates of deposits, NOW accounts, regular checking accounts and savings accounts. Ensures all applicable regulations, disclosures, policies, and procedures are observed.
- (25%) 3. Cross sells Bank products and services through needs identification, maximizing profitable relationship. Utilizes sales tools to proactively call existing customer base to expand relationships in accordance with bank's core values and customer needs.
- (5%) 4. Performs basic loan administration requirements as needed.

SECONDARY DUTIES AND RESPONSIBILITIES: (10%)

- 1. Rents/grants access to safe deposit boxes. Verifies access authority against safe deposit contracts for each request exercising prescribed controls. Checks booth or conference room after each use. Accepts and processes payments for new boxes, renewals, drilling fees and lost key fees. Input safe deposit information to manual and computer system according to established procedures.
- 2. Issues cashiers checks, travelers checks, money orders, and bank checks. Processes redemption of bonds.
- 3. Counts, wraps and bags coins. Counts and verifies currency to sell. Accumulates mutilated currency to be shipped out.
- 4. Processes incoming mail transactions per Bank procedures.
- 5. Balances ATM, replenishes cash supply and ensures ATM is working properly.
- 6. Other duties as may be assigned.

The statements contained in this job description describe the general nature and level of work being performed by the person accepting this role. "Secondary Duties and Responsibilities" are considered incidental or secondary to the overall purpose of the job. This job description does not state or imply the only duties and responsibilities assigned to this job. Employees holding this job will be required to perform any other job-related duties requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.

ROLE QUALIFICATIONS:**Education**

- High school diploma or general education degree (GED)

Experience

- 1-2 years teller or customer service experience
- Equivalent combination of education and experience

Other Skills/Characteristics

- Proficient computer skills
- Friendly and outgoing
- Courteous
- Versatile
- Accurate
- Good communication skills
- Dependable
- Confidential
- Professional
- Ability to stand for extended periods of time

Performance Measures

- Balances efficiently and accurately, with quarterly offages < \$10; number of offages not balancing to GL <____ **(TBD)**
- Drawer limits do not exceed \$4000.
- Willingly travels to/from other locations within region, as needed.
- Proactively initiates customer greeting, addressing customer by name with smile and direct eye contact.
- Maintains confidentiality of customer account information. Follows established policies and procedures in responding to inquiries and requests.
- Cross sells additional products/services based on customer profile and customer need.
- Willingly participates in bank training, including sales and service training.
- In compliance with all regulations and bank policies related to job duties.

By signing below, I acknowledge I have read and understand the Job Description above.

Employee Signature_____ Date_____