

## Full Time Personal Banker Job Description

**Reports to: Branch Manager**

### **JOB DESCRIPTION:**

The Personal Banker is responsible for assisting customers with a variety of banking needs, as well as, opening and closing accounts and sharing our bank products and services. Personal Bankers use their professionalism skills and abilities to build strong and lasting relationships with customers, by learning their financial needs. They also provide leadership, encouragement, motivation, and assist with ongoing development of the frontline staff.

### **ESSENTIAL DUTIES:**

**Account Processing-Basic Account Maintenance;** Change Address/Phone #/Email/Update Identification Information

**Front Line Duties;** Cash Handling, Deposit Transactions, Cashed Checks/Withdrawals, Cash Advances, Loan Payments, Savings Bond Redemption, IRA Deposits and Withdrawals, Telephone Transfers, Coin/Currency Orders, Currency Exchanges, Document Scanning, Balance ATM, Stop Payments & Check Requests, Unauthorized ACH, Hold Processing, Knowledge of Hold Parameters, and Ability to Add Holds in Phoenix, Account Knowledge, Opening and Closing Accounts, and Vault Custodian duties.

**BSA;** OFAC Checks for Non-Customers, CTR Completion, Monetary Instrument Log Completion, Suspicious Activity Reporting

**Basic Product Knowledge;** Online Banking Features and Functionality-General, Mobile Banking Features and Functionality-General, Mobile Capture Functionality-General, Debit Cards General Information, OnBase General Use, Phoenix Teller Comfort and Familiarity and General Functionality, Microsoft Word and Excel and Computer skills.

**Monthly Personal Banker Meetings;** Attend and participate in monthly meetings, relay meeting information to the frontline staff in a positive manner, rotate recording minutes and teambuilding exercises.

### **KNOWLEDGE, SKILLS AND ABILITIES:**

- Extraordinary customer service skills
- Professional Appearance
- Positive Attitude
- Leadership skills
- Dependable
- Team player
- In-depth knowledge of all bank deposit products and policies
- Ability to work in a fast-paced environment
- Ability to work well under pressure
- High degree of accuracy

- Strong communication skills
- Organizational skills
- Knowledge of various federal regulations including Bank Secrecy Act, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Gramm-Leach-Bliley Act, Regulation E and teller roles and responsibilities relating to each act.

#### **OTHER DUTIES**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

#### **PHYSICAL DEMANDS:**

- May have to stand on feet several hours at a time
- May occasionally have to lift, bend, and pull up to 50lbs.

#### **TRAINING AND EXPERIENCE:**

- High school diploma or GED required
- Cash handling or sales experience required
- Prior Customer Service experience
- Computer Skills and knowledge required

**HOURS: Monday-Friday-40 Hours**

**Every Other Saturday**

*Farmers Bank of Willards is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to their status as protected veterans or individuals with disabilities, race, color, religion, sex, sexual orientation, gender identity or national origin.*