



Job Description

JOB TITLE:	Retail Banker
REPORTS TO:	Vice President- Retail Banking Officer
DIRECT REPORTS:	Branch Supervisor (Branch Offices)
FLSA STATUS:	Non-Exempt

POSITION SUMMARY: Maintain strong public relations skills for use in developing new business as well as strengthening business relationships with existing customers. Responsible for soliciting, originating and closing real estate and consumer loans for the Bank. Recommends loan programs based on assessment information from the customer. This person will be responsible to make business development calls, concentrating on deposit and real estate market, with the goal of generating additional volume for the bank. This position is also responsible for the maintenance of the individual's loan portfolio. Performs routine teller duties, customer service, and other general bookkeeping functions.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES:

1. Promotes and sells bank deposit account products including checking, savings, certificates of deposit, money market, IRA, and HSA. Opens and closes the accounts as appropriate.
2. Promotes and sells supplementary account products such as online banking, eStatements, debit/ATM cards, account alerts, and mobile banking.
3. Assists customers with any and all deposit account and product inquiries. Serves as primary contact for deposit related inquiries, both in person and via telephone.
4. Refers bank loan products and services to appropriate personnel through customer interaction maximizing profitable relationship.
5. Processes customer transactions; accepts retail and commercial checking and savings deposits; processes loan payments; cashes checks and savings withdrawals. Issues money orders, travelers checks, and cashier's checks.
6. Performs various administrative and recordkeeping duties associated with customer transactions.
7. Handle phone inquiries regarding mortgage rates and requirements for getting a loan with the bank. During the process of originating the loan, this person will work customers through the mortgage process and handle issues as they arise. Knowledgeable, competent & comply with all service standards.
8. Responsible for generating new mortgage loan volume and consumer loan volume for the bank. This includes soliciting new business relationships and deepening relationships with existing customers. Calls on specific prospects. Specifically, this position will work with real estate people within the

community to generate loans for the bank, including brokers, builders and real estate agents that can provide loans to the bank.

SECONDARY ACCOUNTABILITIES:

1. Places check and card orders based upon customer requests.
2. Keep up to date on new regulations pertaining to mortgages and help adjust process to ensure we remain in compliance.
3. Performs other duties as may be assigned.

TEAM/COMMITTEE ASSIGNMENTS:

- TBD

ROLE QUALIFICATIONS:

Education

- Bachelor's degree in business or related area

Experience

- 3-5 years related experience, preferably in an financial institution environment

Other Skills & Abilities

- Knowledge of basic banking practices and procedures
- Knowledge of practices and procedures used to open new accounts and closing accounts
- Knowledge of office practices
- Skill in operating personal computer and various software packages
- Ability to communicate with customers in a courteous and professional manner
- Ability to pay close attention to detail
- Ability to maintain confidentiality

Performance Measures

- 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 related to job duties
- Volume of Mortgage loans closed and size of mortgage loan portfolio
- Growth of in-house loan portfolio.
- Willingly travels to/from other locations, as needed

WORKING CONDITIONS:

Work is performed largely within the Bank, community, and at customer sites with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours. Unscheduled evening and weekend work will be needed to meet the needs of customers and employees. Occasional out-of-town and overnight business travel is required.

GENERAL NOTICE:

The statements contained in this job description describe the general nature and level of work being performed by the employee in this position. This job description does not state or imply that these are the only accountabilities and responsibilities assigned to this job. The employee holding this job will be required to perform any other job-related duties as requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.