JOB DESCRIPTION

Position: Personal Banker

Facility: Niles

General Summary

Under general supervision, but in compliance with established policies and procedures, perform a broad variety of customer service such as opening new checking, saving, and certificate accounts; and answering questions concerning service provided by the bank from customers and bank staff. Set up tele-transfer, direct deposit, cross-sells services, perform a variety of account maintenance, opens IRA/Keogh retirement accounts and types miscellaneous correspondence to customers.

Principal Duties and Responsibilities

Open new accounts, explain options such as single and joint ownership, revocable trust accounts, and various saving and certificate and checking account programs available; gathering needed information from the customer, transferring funds from existing accounts, and/or preparing sight drafts to obtain funds from other sources.

Prepare all paperwork and assist the customer in the signing of documents necessary to process new accounts. Receive initial deposit and ensures that all new accounts are properly processed. Actively cross-sell the bank's service in a professional manner

Complete all arrangements and documents for such services as charge savings, tele-transfer, direct deposit. May return drafts or foreign checks through channels to originating source for collection

Open IRA/Keogh retirement accounts, including acquainting the customer with various requirements, gathering necessary information, and preparing the documents

Prepare collection forms for maturing savings bonds and process change of ownership and exchange of savings bonds. Service sweep accounts, foreign currency transactions, and merchant agreements (Visa/Mastercard)

Process all retirement accounts and direct deposit forms, check for accuracy before forwarding to the appropriate area at the home office

Answer questions and solves problems for customers and bank staff concerning all services provided by the bank by listening to problems, collecting data, securing answers, and reporting results to the inquiring party

Perform related duties as assigned

Answer all related mail

Knowledge, Skills and Abilities Required

Representation of the bank in a positive way in dealing with clients/teller transactions requires the ability of good communication skills

Good knowledge of bank product and services

Interpersonal skills necessary to relate to and empathize with other people

Able to maintain a friendly, cheerful, and courteous demeanor throughout the day

High degree of attention to detail and absolute confidentiality is required 100% of work time

Independent problem solving and effective communication of the resolutions is required 100% of work time

Basic level of the following PC applications is helpful to effectively perform the job: Microsoft Word and Excel

Typing skills necessary to prepare correspondence

Education and Training Requirements

The above abilities are usually acquired through, but not limited to, a high school diploma or equivalent and a minimum of one year experience with banking or financial services; workshops, seminars, and self study programs with an emphasis in finance, accounting, or business administrations.

Reports to: Personal Banker Officer