

# WOODFORD STATE BANK

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JOB TITLE: Customer Service Representative (CSR) / Personal Banker

STATUS: Non-Exempt (Hourly)

HOURS: Full-time (38 - 40 hours, which includes the Saturday rotation)

DEPT. MANAGER: EVP – Retail Banking Officer

SUPERVISORS: Branch Manager or Assistant Branch Manager and/or Teller Supervisor or Assistant Teller Supervisor

## **POSITION SUMMARY**

Primarily responsible for providing a high level of customer service to bank customers who require teller services. Responsible for directly servicing customers with the paying and receiving functions of the bank. This includes a variety of customer savings, checking and credit account transactions, as well as services such as sales of cashiers' checks, money orders and prepaid access cards.

The CSR/teller will be responsible for balancing cash, staying within drawer limits, and understanding related compliance regulations related to teller services.

The CSR/teller will refer customers to other bank departments as appropriate for additional services and ensure that our business is conducted in a manner compatible with our mission statement – “Woodford State Bank. Committed to serving our local communities, providing superior customer service and working to ensure your financial success.”

## **ESSENTIAL DUTIES/RESPONSIBILITIES**

### **Customer Service Representative (CSR) / Teller**

- Provide a high level of prompt, efficient and accurate customer service. This includes understanding customer needs, as well as understanding the bank products offered.
- Represent the bank to the customer in a courteous and professional manner.
- Maintain complete confidentiality with regard to customer accounts, and relationships.
- Perform paying and receiving functions for customers. This will include cashing checks, taking deposits, withdrawals, redeem bonds, and accept payments for loans and safe deposit boxes. Additionally, the teller may sell prepaid access cards, money orders, and official checks, provide access to safe deposit box and help customers with additional related services.
- Process and log coin transactions, night depository items, loan payments and mail.
- Assist customers with internet banking, stop payments, wires, etc.
- Handle customer account inquiries promptly and professionally.

- Understand and comply with the related laws and compliance regulations that pertain to teller duties. Examples include bank secrecy act, privacy, funds availability policy, electronic funds transfer, truth in savings, etc.
- Must participate in meetings and trainings on Bank Secrecy Act/Anti-Money Laundering, Reg CC, and other compliance related programs.
- Responsible for timely reporting of OFAC, CTR, discrepancies and/or suspicious activity.
- Maintain a high degree of accuracy by balancing cash drawer daily and keep secure at all times. Keep cash overages /shortages within the acceptable standards.
- Participate in and promote affiliate-sponsored community events.
- Interactions with other employees promotes teamwork, communications, trust and respect.
- Share information, knowledge and expertise, and volunteer to assist others.
- Answer phones or reception coverage as needed.

#### Personal Banker / New Account Representative

- Open, update, and maintain personal/consumer/business deposit accounts in accordance with established policies and procedures.
- Complete all necessary paperwork on accounts.
- Provide appropriate regulatory disclosures and observe applicable policies and procedures.
- Maintain a high level of knowledge of personal/consumer/business products and services.
- Services all personal deposit accounts, while promoting and cross selling additional products and services. Displays knowledge and proficiency in administering Woodford State Bank products and building long-term customer relationships.
- Refer customers to other bank departments as appropriate for additional services.
- Handle customer account inquiries promptly and professionally.
- Assist customers with internet banking, stop payments, wires, etc.

#### Other Miscellaneous Duties

- As part of the overall team of bank employees, all other duties as assigned.

### **RELATIONSHIP BUILDING FOCUS**

- Support the overall sales effort. Direct sales goals may be established.
- Educate, promote, and sell a variety of deposit products and services to new and existing customers.
- Refer customers to other bank departments as appropriate for additional services.

### **COMPLIANCE RESPONSIBILITIES**

Comply with, and take all reasonable measures to ensure the Bank's compliance with all applicable governmental laws, rules and regulations. Demonstrate a basic knowledge of the Bank Secrecy Act/Anti-Money Laundering Regulation. Ability to recognize unusual or suspicious transactions or activities. Follow all Woodford State Bank BSA/AML policies and procedures specific to cash transactions, sales of monetary instruments, OFAC verification as well as other BSA/AML policies and procedures related to daily job duties.

## **COMPETENCIES**

To perform the job successfully, an individual should demonstrate the following competencies:

*Customer Service* - Manages difficult or emotional customer situations; responds promptly to customer needs; solicits customer feedback to improve service; responds to requests for service and assistance; meets commitments.

*Oral Communication* - Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions; demonstrates group presentation skills; participates in meetings.

*Teamwork* - Balances team and individual responsibilities; exhibits objectivity and openness to others' views; gives and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests; able to build morale and group commitments to goals and objectives; supports everyone's efforts to succeed.

*Professionalism* - Approaches others in a tactful manner; reacts well under pressure; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions; follows through on commitments.

*Quality* - Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; applies feedback to improve performance; monitors own work to ensure quality.

*Attendance/Punctuality* - Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time.

*Dependability* - Follows instructions, responds to management's direction; takes responsibility for own actions; keeps commitments; commits to long hours of work when necessary to reach goals; completes tasks on time or notifies appropriate person with an alternate plan.

## **KNOWLEDGE/SKILLS/ABILITIES**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Able to adjust quickly to different work situations; remain composed under pressure and in stressful situations.
- Regard for important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details.
- Respond sensitively to the needs and priorities of the customer; recognize and take appropriate action to meet their needs; establish an effective working relationship with customers to gain their respect and loyalty.
- Possess the ability to perform basic mathematical calculations.
- The ability to express thoughts and ideas in a clear and concise manner to a variety of audiences.

- Project a positive image of the bank to all internal and external customers.

### **EDUCATION AND SPECIAL REQUIREMENTS**

- Prefer a high school degree or equivalent.
- Associate degree in business or finance or equivalent skills and experience in a financial/bank environment is preferred, but not required.
- This job requires skills needed in a typical office environment. This includes computer skills, Microsoft Word and Excel, as well as utilization of office equipment, i.e., telephone, 10-key calculator, etc.
- One year previous cash handling experience preferably in a retail or teller position.
- Must have the ability to count money efficiently and accurately.

### **LANGUAGE**

- English required.
- Higher pay rates will be considered for proficiency in Spanish.

### **WORK ENVIRONMENT AND PHYSICAL DEMANDS**

- Standard office environment, uniform temperature, conversational noise level.
- May be required to stand or sit for long periods of time when providing customer service.
- Ability to lift 50 lb. bags of coin.

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**Acknowledgement:** This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary. I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

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Employee's Printed Name

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date