Customer Service Representative

Department: Branch

Reports to: Customer Service Manager

Supervises: N/A

FLSA Status: Non-Exempt

Position Summary:
Effectively meet the financial needs of bank customers by conducting accurate and appropriate transactions, providing quality products, and excellent customer service.

Essential Duties and Responsibilities:
- Process checking and savings deposits, withdrawals and inquiries: verify cash and endorsements, receive proper identification for cash back, and issue receipts of deposit.
- Accept loan payments: verify payment amount and issue receipts.
- Examine checks deposited and determine proper funds availability based on regulation requirements and complete Hold Notices.
- Cash checks: verify endorsement, receive proper identification, and ensure validity.
- Maintain responsibility for reconciling cash drawer daily by adhering to proper balancing procedures, including periodic batching of cashed checks.
- Issue money orders and cashier's checks.
- Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded. Ensure teller station is properly supplied.
- Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies. Refer customers to the proper department for issues that cannot be resolved at the teller line.
- May open new accounts.
- Identify counterfeit currency.
- Actively sell and cross-sell bank services.
- Scan other tellers work daily.
- Balance other branch's cashier's checks and money orders.
- Balance ATM daily.
- Fulfill vault teller responsibilities as needed.
- Required to comply with Bank policies and procedures as well as applicable state and federal banking regulations.

Competencies:
To perform the job successfully, an individual should demonstrate the following competencies to perform the essential functions of this position.

- Tact and diplomacy in dealing with both customers and employees
- Strong organizational skills
- Good communication skills - the individual speaks and writes clearly and persuasively in positive and negative situations.
- Able to work well under pressure
- Proficient computer skills
- Detail orientated
- Knowledge of bank regulations
- Knowledge of the Bank's products and services
- Tact and diplomacy needed for working with a small staff in a close atmosphere
- Problem solving skills
- Flexibility and ability to multi-task
- Safety and security—the individual observes safety and security procedures and uses equipment and materials properly.

Minimum Experience:
- High School diploma or equivalent
- Two years customer service
- One year cash handling experience preferred

Working Environment/Conditions:
- Climate controlled office environment.
- Work requires regular attendance, punctuality and adherence to agreed-upon schedule with willingness to work a flexible and/or rotating schedule. May be required to work Saturdays and/or extended hours, as needed.
- May be exposed to potential risk and hazards associated with criminal activity (e.g., robbery and/or attempted robbery, fraud, security) - receives detailed instruction to minimize risk.

Physical Demands/Effort:
- Work may involve the constant use of computer screens, reading of reports, and sitting throughout the day.
- Ability to operate a computer keyboard, multi-line telephone, photocopier, scanner, facsimile, fine count cash and operate a cash counter which often requires dexterity of hands and fingers with repetitive wrist and hand motion.
- Ability to stand or sit for extended periods of time and duration of shift.
- Ability to occasionally kneel, reach, bend, push, pull and carry.
- Occasional lifting to independently move or transport money and coin, 25-50 lbs., or files and/or boxes 5-10 lbs.

Approved By: _____ Date: _____

Note: Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.