

POSITION TITLE: Branch CSR
DEPARTMENT: Retail
REPORTS TO: Branch Manager
CLASSIFICATION: Non - Exempt
REVISED: April 2013

SCOPE:

Under the direction of the Branch Manager, the Branch CSR is responsible for directly servicing customers with the paying and receiving functions of the bank as well as opening deposit accounts.

The Branch CSR has primary responsibility for providing excellent customer service to bank customers who require deposit services. This will include taking deposits, withdrawals, and transfers for customers as well as opening new accounts and other bank services. Additionally, the Branch Teller will sell money orders, cash bonds, access safety deposit boxes and the like.

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

This position will handle customer requests to open and close deposit accounts (DDAs, Savings, CDs, and IRAs) and related services such as debit cards and internet banking. They will also answer customer questions related to these accounts and assist customers with problems associated with the accounts.

This function will help the overall bank sales function in deepening existing customer relationships and soliciting prospects.

ACCOUNTABILITIES:

1) Teller Responsibilities: 25%

- A: Perform paying and receiving functions for customers. This will include taking deposits, withdrawals, and transfers from customers. Additionally, the teller may sell traveler's checks, money orders and help customers with additional related services.
- B: Tellers will understand the related laws and compliance regulations that pertain to teller duties. Examples include bank secrecy act, privacy, and funds availability policy.
- C: Tellers will provide a high level of customer service. This includes understanding customer needs, as well as understanding the bank products offered in order to provide the highest level of customer service.

2) Customer Service: 20%

A: Answer customer questions related to their deposit accounts in an efficient and friendly manner.

B: Assist customers in resolving problems with their deposit accounts and related services.

3) Sales: 20%

A: The CSR will support the overall branch sales effort.

B: Will be aware of overall bank product offering to be able to refer customers to appropriate departments within the bank for service.

4) New Accounts: 15%

A: Helps walk-in customers with new deposit account needs. This will include checking, savings, certificates, etc.

B: Understands the various products the bank offers and is able to explain the value of those products to customers.

C: Assist customers with signing up for our electronic banking products such as: Internet banking, mobile banking, e-statements, and debit cards.

D: Assist customers with ordering checks for their accounts.

5) Cash Handling: 10%

A: Must make certain that the cash assigned to the teller balances on a daily basis. Must keep cash secure at all times.

B: Must keep cash drawer within assigned drawer limits.

6) Other: 10%

A: As part of the overall bank team, this position may be required to support other departments and functions as requested.

COMPETENCIES:

A. Oral/Written communication:

The ability to express thoughts and ideas in a clear and concise manner, both orally and in written form to a variety of audiences.

B. Attention to Detail:

Regard for important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details.

C. Professionalism:

Project a positive business image to all internal and external customers.

D. Mathematical Skills:

Possess the ability to perform basic mathematical calculations. Those include the understanding of the relationships of numbers and how to perform calculations for teller work and calculating loan payments.

E. Customer Orientation:

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.

EDUCATION:

Prefer a high school graduate with some experience in a related position in a community bank.

SPECIAL REQUIREMENTS:

This job requires skills needed in a typical office environment. This includes computer skills, communication skills, as well as utilization of office equipment.

Must be able to lift 25 pounds.

Must have the dexterity to count money.