



JOB TITLE: Relationship Banker

DEPARTMENT: Branch

IMMEDIATE SUPERVISOR: Branch Manager/Retail BDO

FLSA STATUS: Non-Exempt

LAST REVISION DATE: 10/31/2019

JOB SUMMARY

Performs various retail branch responsibilities to ensure smooth operation of the branch and excellent customer service is delivered. Processes customer transactions, receives and disburses cash accurately, maintains a cash drawer and balances daily. Maintains professionalism, efficiency and accuracy in accordance with federal guidelines and banking policy. Interacts with customers to ensure banking needs are met. Utilizes a consultative sales approach when offering products and services. Enters new account information into the system. Maintains existing accounts. Exercises judgment with moderate supervision.

QUALIFICATIONS

- High school graduate or equivalent with good knowledge of math calculations is required; additional banking and/or business coursework is helpful
- Two years cash handling and customer service background
- Understands and is proficient with teller and customer service representative roles and the policies, procedures and regulations specific to each role; experience in other banking areas is an asset
- Excellent customer service skills, problem resolution and a professional image
- Well-developed verbal and written communication skills and a comfort level speaking with clients in various settings
- Ability to balance tasks associated with various duties
- Highly motivated and goal oriented
- Strong PC skills including Microsoft Office, keyboarding and calculating; experience with Jack Henry or other banking systems is helpful

ESSENTIAL DUTIES AND RESPONSIBILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Accepts business and personal deposits, loan payments and items for collection
- Cashes checks and processes savings withdrawals within authorized limits
- Prepares appropriate cash in/out or debit/credit tickets for cash transactions
- Handles other services such as official checks and cash advances

- Processes mail deposits and handles night depository procedures (receiving, processing, and returning customer bags/receipts)
- Contacts customer regarding overdrafts and non-sufficient funds (teller item or charge back)
- May process large and complicated deposits for commercial customers
- Balances cash drawer daily with accuracy (maintaining authorized cash limits)
- Proactively and consistently delivers excellent customer service and follows up in a timely manner with customers as needed
- Interacts with other departments in a professional manner
- Always maintains customer confidentiality
- Responds to customer inquiries in person, on the phone and through email and creates positive solutions
- Establishes customer information files and opens personal and business accounts
- Assists customers with any changes, account maintenance issues, reconciliation or complaints. Researches and resolves any problems.
- Assists customers with ancillary products and services including but not limited to debit cards, online banking, direct deposit, safe deposit box, wire transfer and night depository.
- Provides client onboarding, servicing and deepens and retains client relationships through consultative sales
- Prepares daily, monthly and quarterly reports according to established schedule
- Balances branch cash; prepares CTR forms; confirms bank cameras are functioning daily
- Ensures teller drawers are counted and audited monthly
- Receives and sends currency to/from Federal Reserve or designated currency-handling end point accurately; keeps optimum cash on hand; maintains cash limits
- Controls and distributes official checks within the branch
- Demonstrates a professional attitude in actions, dress and communication
- Shows a willingness to take on new challenges
- Actively participates in branch and other meetings as requested
- Demonstrates willingness to assist co-workers as part of a branch team
- Responsible for compliance within area of responsibility
- Understands, stays up-to-date and follows all bank policies and procedures
- May perform other duties as needed as requested by Branch Manager and retail staff

AAP/EEO STATEMENT

This statement of policy reaffirms South Atlantic Bank's policy of equal employment opportunity in employment, compensation, training, transfers, promotions and all other aspect of employment regardless of race, color, religion, national origin, age, sex, veteran status, physical or mental handicap/disability and to state that we do carry out this policy at South Atlantic Bank. This policy also applies to all company-sponsored activities such as educational programs, tuition aid and social and recreational activities.