



Job Description

Position Title: Personal Banker	Department: Community Banking
Reports To: Retail Branch Mgr., Sales Mgr., or Customer Service Mgr.	<input checked="" type="checkbox"/> Non-exempt
Position Purpose	
Sell a full range of banking services and products to individual customers, with an emphasis on meeting customer needs, providing exceptional customer service, and actively soliciting new customers. Interview consumer loan customers, process consumer loans, provide sales leadership to staff, and participate in branch outside business development efforts. May also sell business products of a more complex nature, such as cash management accounts.	
Education/Experience	
<ol style="list-style-type: none"> 1. Business-related college coursework or equivalent experience. 2. One year previous experience as Personal Banker I or mastery of Personal Banker I skills. 3. Completion of required consumer loan curriculum or equivalent. 	
Job Requirements/Skills	
<ol style="list-style-type: none"> 1. Effective, professional sales and business development skills and techniques. 2. Proven ability to provide professional, responsive customer service. 3. Strong math skills. 4. Competent use of computers, calculators, and other office equipment. 5. Knowledge of the concepts and practices used in consumer lending activities. 6. Knowledge of consumer loan products. 7. Knowledge of federal and state regulations relating to consumer lending. 8. Strong oral and written communication skills, including effective questioning strategies and presentation skills. 	
Essential Functions	
<ol style="list-style-type: none"> 1. Provide exceptional customer service. 2. Proactively sell and refer bank products based on customer needs. 3. Acquire new customers through active business development. 4. Open new accounts following bank procedures to prevent fraud. 5. Service existing accounts and resolve customer concerns in a manner that ensures customer satisfaction. 6. Comply with policies, procedures, security requirements, and government regulations. 7. May approve transactions within assigned limits. 8. May provide back-up for tellers and supervisors. 9. Interview consumer loan customers and process consumer loan requests. 10. Provide sales leadership and coaching. 11. May open business accounts of a complex nature. 	
Physical Requirements	
<ol style="list-style-type: none"> 1. Sit 80% of workday. 2. Stand 20% of workday. 3. Use computer keyboard, typewriter, 10-key, and other office equipment. 4. Occasionally lift 25 pounds. 	