

Position/ Title: Customer Service Representative (CSR)
Salary Grade: 7
Work Schedule: FT = 40 Hours Monday – Friday; and occasional Saturday



Under the daily supervision of the Assistant Branch Manager, and Branch Manager, performs a variety of customer service and related duties in a courteous, professional, and ethical manner to provide efficient, accurate service to customers by following the Bank's policies, procedures and guidelines. Successfully completes initial and on-going training programs, including on-line courses, to maintain a comprehensive understanding of pertinent topics as the Bank deems necessary from time to time.

Primary Responsibilities

- Performs any functions necessary, within scope of authority and expertise, to provide the highest possible level of customer service and to increase the productivity and profitability of the Bank.
- Maintains high ethical standards while performing all duties in accordance with the Bank's internal policies and procedures and within prescribed legal, regulatory and compliance guidelines.
- Supports the Bank's sales initiatives through demonstrated ability. Actively practices needs-based cross selling to achieve goals and strengthen the Bank's referral network. Provides product guidance to customers – referring them to specialized departments as appropriate.
- Assists individuals, organizations and business customers in opening new accounts within prescribed legal guidelines, including, but not limited to, savings accounts, certificates of deposits, demand deposit accounts and individual retirement accounts. Verifies customer identity and signature, and obtains other appropriate information, to ensure the validity of each transaction before processing necessary paperwork.
- Responds to customer inquiries. Researches and resolves problems. Performs file maintenance on customer account information and processes other requests. Refers unresolved problems or concerns to Managers for further action.
- Maintains current knowledge of Bank's consumer and retail products and services and keeps abreast of new account regulations.
- Conducts various fund (*account*) verifications for third parties.
- Processes account renewal confirmations and other required account maintenance.
- Opens, sorts, processes and responds to mail received.
- Performs all duties of a Teller to ensure optimum customer service and satisfaction. Organizes work station daily: inventories cash, requests and verifies cash upon receipt, obtains necessary forms and other supplies, etc. Verifies customer identity and signature and obtains other appropriate information to ensure the validity of each transaction before processing. Accurately processes customer transactions including deposits, withdrawals, loan payments, night transactions, etc. Cashes checks within limits of established policy; enters appropriate check holds as required. Sells money orders, official bank checks, traveler's checks, and other related products.
- Properly balances daily transactions to cash. Performs related work to ensure all work and totals are in balance. Films work.
- Balances the ATM, and performs other duties to expedite the daily balancing of the branch.
- May assist customers entering and exiting the safe deposit box area, verifying appropriate

information and obtaining signatures as required.

Other Responsibilities Include

- Operates as a team player, performing other tasks as requested to ensure the timely completion of branch work and special projects.

The above is a description of the ordinary duties of the position. It should be expected that from time to time other duties, both related and unrelated to the above, may be assigned and, therefore, required.

Position Requirements

- High school diploma or equivalent is required, plus special industry-related coursework
- A minimum of 1 to 2 years of experience as a Teller, or in a financial services customer service capacity, is preferred
- Must interact with others in a professional, courteous and ethical manner
- Must display effective and appropriate communication, customer service, and cross-selling skills
- Must be detail-oriented, possess accurate math ability, and be able to accurately process transactions and handle large amounts of cash in an expeditious and courteous manner
- Experience with Windows-based PC applications is required, as is the ability to utilize various types of office equipment, including computer terminal, facsimile machine and copy machine
- Must be able to lift and carry up to 25 lbs.