



## **Customer Service Representative (CSR) New Accounts**

**Job Classification:** Full-Time, Non-Exempt

**Reports to:** Branch Lobby Operations Manager/Supervisor

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### **Position Summary**

A Customer Service Representative is responsible for the sale of bank products and services to meet the needs of existing and potential customers. Responsible for opening and closing personal and commercial new accounts. Perform maintenance to customer accounts and assist with all lobby services as requested including answering phones, safe deposit entry, answer customer questions and resolves related account problems. Work involves a high level of interaction with customers and staff and requires an ability to communicate effectively with prospective and current customers.

### **Principal Duties and Responsibilities**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Responsible for providing customers and potential customers with information relating to the Bank's account products and explaining the services connected to each type, such as the use of ATMs, direct deposit, and overdraft protection.
2. Open and close accounts such as checking, savings, money market, IRA's and Certificate of Deposit accounts.
3. Collects or completes all required documentation for accounts to comply with all regulatory requirements and bank policies
4. Conducts all required credit bank banking history inquiries prior to opening accounts
5. Cross-sell the Bank's products and services
6. Order checks and print debit cards.
7. Input new accounts and submit completed new accounts packages
8. Prepare documentation for new accounts under the Bank's CIP/BSA policies.
9. Performs required maintenance of accounts
10. Responds to customer inquiries regarding their account or company products/services in a professional and courteous manner.
11. Incoming calls: Assists customers by phone with any needs or concerns they might have and assists in verifying incoming faxes

12. Monitors tickler list to quickly clear any error or exceptions (ticklers) identified within the work performed
13. Responds effectively to customers requesting to close their accounts, determining the reason and offering possible alternatives
14. Maintains working knowledge of all company products and/or services
15. Perform all other related duties as assigned
16. Complies with federal and state regulations and all established bank policies and procedures.

### **Other Responsibilities**

- Support and promote the Bank vision, mission and core values, organizational structure and policies and procedures.
- Must have excellent analysis, observation and decision-making skills.
- Individual should be able to work under high pressure situations and a stressful atmosphere and should remain composed.
- High degree of accuracy
- Strong organizational skills; able to manage priorities and workflow
- Ability to work independently and as a team member
- Able to communicate with people at all levels and various backgrounds
- Must be able to speak, read, write and understand the primary language(s) used in the workplace.
- Mental concentration is necessary for handling frequent interruptions and working in a fast-paced environment.
- Position can be mentally and physically stressful, requires standing for most of the work day, and requires lifting, carrying, or moving heavy boxes or bags of currency and coin.
- Must be able to work flexible hours, as scheduled Monday through Saturday, and work at any of the bank's locations, as needed.

### **Education and Experience**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- A self-starting individual who possesses a High School Diploma or GED, and at least two years of related experience or equivalent combination of education and experience.
- Skills should include keyboarding, personal computer and 10-key calculator.
- Good problem-solving skills and solid decision making, effective communication, prioritization and organization of work activities.
- Experience with Microsoft office products, including Outlook, and similar software.