



*Our people make the difference,
and we put relationships first.*

JOB DESCRIPTION

Title Financial Services Representative (FSR)

Position Summary

FSRs serve as the Bank's primary front-line customer service representatives and are responsible for creating a welcoming environment and impression for our customers. Key job functions include account and service origination and maintenance, as well as responding to customer inquiries by telephone and in person.

Key Duties & Responsibilities

- Welcome customers warmly when they enter the bank; calling them by name (if known).
- Help customers over the phone; answering on the first ring if available.
- Serve customers in opening new accounts, updating current accounts, and closing accounts including, but not limited to, checking, savings, CDs, safe deposit boxes, IRAs and HSAs.
- Assist customers with routine account-related requests such as:
 - ✓ Funds transfers and availability
 - ✓ Automatic funds transfers (AFTs)
 - ✓ Stop payments
 - ✓ Bank deposit products and service charges
 - ✓ ATM & Debit Card usage and limits
 - ✓ Checking and savings account transactions
 - ✓ Bank interest rates
 - ✓ ACH & Debit Card Disputes
 - ✓ Complete verification requests by third parties
 - ✓ VISA Gift Cards
 - ✓ Internet banking including bill pay and mobile banking
 - ✓ Wire transfers
 - ✓ Check orders
- Cross-sell bank products and services based on customer needs, in accordance with the bank's program standards.
- Research and resolve customer problems, acting as the customer liaison between other bank departments when necessary.
- Evaluate customer requests for service charge refunds and process necessary paperwork to refund customer service charges as necessary.
- Ensure and maintain excellence in front-line coverage to greet and assist walk-in customers and cover the phones. Primarily responsible for lobby presentation including general neatness, kid's corner, and availability of refreshments and snacks.
- May input, maintain, and/or delete ATM and Debit Cards within system.
- Facilitate IRA creation, rollovers, transfers, distributions, and account closing.
- Assist customers in redeeming their savings bonds.
- Open, set timers, and close the safe deposit vault utilizing dual control.
- Contact customers to obtain necessary signatures and documentation on accounts due to an exception or missing information.
- Actively participate in training programs to maintain and acquire additional job knowledge and skills.
- Maintain the highest level of confidentiality with all information obtained.
- Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers, and co-workers.

- Perform as a team member in allocating and coordinating the work flow.
- Contribute to the fulfillment of department and company objectives and goals.
- Comply with all department and company policies, procedures and regulations.
- Other duties as assigned.

Knowledge, Skills & Abilities

- Excellent customer service skills, attentiveness, information retention, tact, and diplomacy in dealing with both customers and employees.
- This position requires a perceptive person who is capable of relating to individuals at all levels. As unique situations present themselves, the incumbent must be sensitive to Bank needs, customer and employee goodwill, and the public image.
- The ability to make sound decisions. This may include making on-the-spot decisions regarding customer transactions; weighing customer satisfaction issues with the Bank's exposure to loss or fraud, and the ability to think through and rationalize decisions.
- Flexibility and ability to multi-task.
- Strong communication skills including excellent phone etiquette.
- Ability to work in a fast-paced environment & under pressure as needed.
- Mathematical aptitude and problem solving skills.
- Detail oriented, strong organizational skills, and high degree of accuracy.
- Competence with computers, telephones, 10-key calculator, and other office machinery.
- Familiar with retail banking regulations and responsibilities relating to each.
- Familiar with a variety of account ownerships, both personal and business, to effectively assist customers' needs in opening accounts and obtaining required documentation.

Work Environment

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, scanners, filing cabinets, and fax machines. The noise level in the work environment is usually moderate.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to sit; and talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms. The employee may occasionally lift up to 10 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception, and ability to adjust focus.

Education & Experience

High school diploma or GED equivalent required.

Experience with Microsoft Office (Word, Excel, and PowerPoint) is preferred.

Prior banking experience preferred.

The requirements listed above are representative of the knowledge, skill, and/or ability required. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.