

HEARTLAND BANK

Job Description

Job Title: Personal Banker
Reports to: Russ Ruhland
FLSA Status: Non-Exempt
Location: Jefferson

SUMMARY

Assist customers with account needs and provide customer service. Maintain favorable customer and employee relations.

ESSENTIAL DUTIES AND RESPONSIBILITIES including the following. Other duties may be assigned.

- Maintain confidentiality of customer account information. Follow established policies and procedures in responding to inquiries and requests. Make sure when addressing a customer confidential information cannot be heard by other customers.
- Receive and process checking and savings account transactions, loan payments and payoffs. Review and verify significant information as required by the bank's policies and procedures. Endure that bank procedures are followed when performing transactions on the teller machine and other equipment as required (scanning, endorsement of checks, etc.). Maintain favorable customer relations through proper handling of all transactions. Exercise discretion, judgment, and initiative regarding transaction problems and inquiries.
- Must have consistently accurate cash balancing.
- Maintain adequate working funds as required by bank policy. Maintain cash drawer limits as set forth in the policy. Verify and balance assigned cash drawer(s) daily with minimum cash variances. Assist in reconciling errors and discrepancies for self and others. Assist in forecasting cash demands for the branch.
- Understand and follow bank procedures including check cashing, endorsements, and customer identification.
- Receive and answer telephone inquiries and questions on bank transaction services and procedures, maintaining good customer relations at all times. Direct customers to appropriate employees for answers to only the most complex problems or inquiries.
- Assist customers with questions on the status of accounts, bank statements, charges, interest, etc. in an efficient, courteous manner, ensuring a positive customer experience.
- Issue cashier checks and money orders.
- Process redeemed U.S. Savings Bonds.
- Open night depository, log contents, distribute the contents to proper individuals and processing all deposits and other transactions using dual control at all times.
- Process mail transactions as requested and per bank procedures.
- Maintain inventory of teller supplies and assist in ordering supplies.
- Count, wrap and bag coins. Balance and assist in balancing of coins.

- Assist with preparation of statements including stuffing, sealing, postage and mailing.
- Assist customers with entry to their safe deposit box, ensuring all bank procedures are followed in the process.
- Verify access authority against safe deposit box contract for each access request, exercising prescribed controls, check both vault and deposit booth after each use.
- Accept and process payments for new boxes, renewals, drilling fees and lost key fees.
- Provide assistance to co-workers with difficult internal problems or customer inquiries or problems. Ensure prompt and courteous response to customer inquiries.
- Balance ATM, replenish cash supply and ensure the ATM is in working order.
- Thorough bank products, services and fee knowledge.
- May assist in training new tellers.
- Assist customers with balancing checkbooks.
- Assist with handling debit card fraud cases including hot carding, customer letters, follow up and monitoring.
- Assist with scanning of bank documents including physically scanning documents, data entry, proof and validation.
- Assist with inputting deposit and loan data within bank system. Including data entry, review, and validation.
- Be very effective at identifying customers' financial services, needs and cross selling services to meet those needs. Advise customers on promotional items and services. Refer customers to lenders, insurance agencies or investment representative when appropriate.
- Assist at other branches if needed.
- Deliver mail to post office.
- Fill postage meter as necessary.
- Sort, stamp and seal outgoing mail.
- Assist other bank employees when requested.
- Open or close various types of time and demand deposit accounts, including certificates of deposit, checking accounts, savings accounts, IRAs, money market accounts, and safe deposit boxes. Ensuring that applicable regulations, disclosures, policies, and procedures are observed. Including the transfer of customer accounts from other institutions.
- Participation in bank sales calls and business development plans.
- Process address changes, check orders, debit card orders, name changes, ownership changes and notary services.
- Establish online banking, bill pay, estate and mobile banking services.
- Assist in solving debit card/ATM problems.
- Assist with customer account issues.
- Sets up direct deposit/auto debits to customer's accounts.
- Assist with loan processing including assisting with applications, processing and closing of loans.
- Assist with the bank's Internal Audit.

NON-ESSENTIAL DUTIES AND RESPONSIBILITIES INCLUDING THE FOLLOWING. Other duties may be assigned.

- Assist in the development on manuals and supporting documentation to accomplish tasks/duties inherent in this position.
- Maintain educational and professional expertise through attendance at job related seminars, conferences, and workshops.
- Conduct oneself in a professional and appropriate manner at all times, whether at work or outside business hours, remembering you are a representative of this bank at all times.

SUPERVISORY RESPONSIBILITIES

There are no supervisory responsibilities in this position.

COMMUNITY INVOLVEMENT

Be involved in the community the bank services, especially being involved with bank sponsored events. This may also include being a part of an organization or committee picked by the bank, including potential leadership in the organization and/or committee.

QUALIFICATIONS

To perform this job successfully, an individual must consistently perform each essential duty efficiently and accurately. Must consistently exceed supervisor expectations and show continuous initiative. Continuously seek new ways to expand relationships with customers and non-customers. Must follow the bank's Code of Conduct.

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

EDUCATION REQUIREMENTS; AND EXPERIENCE REQUIREMENTS; OR EQUIVALENT

High school diploma or general education degree (GED) plus additional sales and bank-related training; or one year related experience and/or training; or equivalent combination of education and experience.

REGULATIONS AND TRAINING

Understand and follow the Bank Secrecy Act rules and regulations. Including the preparation of Currency Transaction Reports (CTRs) and reporting suspicious activity. Understand and follow all bank regulations, specifically Regulation CC (Funds Availability), Regulation E (Electronic Funds), Regulation DD (Truth in Savings), and Privacy Policy. Understand and follow all security procedures as outlined in the bank's security policy. Must be able to detect regulation issues, including BSA issues, and report such issues to your supervisor.

Must attend all assigned training events. Must be able to incorporate training material into daily duties of the position.

LANGUAGE SKILLS

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before small groups of customers or employees of organizations and on the telephone.

MATHEMATICAL SKILLS

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals without calculator assistance. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

OTHER SKILLS AND ABILITIES

Must have the ability to operate the following equipment: vehicle, telephone, copier, fax machine, scanner, PC and printer.

KEY CONTACTS – Internal and External

Has frequent contact with Tellers regarding customer transactions. Has frequent contact with other departments regarding customer related questions. Has constant contact with bank customers, their personal representatives, accountants, attorneys, etc. in responding to inquiries as part of the customer service function. Has occasional contact with individuals at other financial institutions in assisting customers with matters involving multiple institutions.

CERTIFICATES, LICENSES, REGISTRATIONS

Valid driver's license. Able to be bonded by the bank's surety company.

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk and hear. The employee frequently is required to stand, walk, sit, use hands and fingers, handle, or feel, and reach with hands and arms. The employee is occasionally required to climb or balance and stoop, kneel, crouch or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

HOURS

Position may require the ability to work before or after normal branch hours to meet with customers and non-customers, attend various meetings or training sessions.

LOCATION

Position may require the ability to work from any of the bank's branch locations, from home, or other designated location.