



## First National Bank Job Description

**Title:** Transaction Banker/CSR  
**Department:** Retail Banking  
**Reports to:** VP Retail Banking Manager  
**Classification:** Non-Exempt

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**Position Summary:** The Transaction Banker/CSR reports directly to the VP Retail Banking Manager. This position is responsible for directly servicing customers with the paying and receiving functions of the bank. This includes a variety of customer savings, checking, credit account transactions, and customer's services such as sales of money orders. This position has primary responsibility for providing a high level of customer service to bank customers who require transaction services. The transaction banker will refer customers to other bank departments as appropriate for additional services. The Transaction Banker/CSR is responsible for balancing cash, staying within drawer limits, and understanding related compliance regulations related to transaction services.

### **Supervision:**

- Supervise assigned staff.
- Responsibilities include working with the Human Resources department in interviewing, hiring, and training staff. Responsible for planning, assigning and directing work load.
- Other responsibilities include meeting personal production and sales goals, coaching, appraising performance, rewarding and disciplining staff and addressing complaints by resolving the problems.

### **Customer Service/Teller Duties:**

- Perform paying and receiving functions for customers, including cashing checks, taking deposits, withdrawals, mortgage, consumer loan, money orders, and helping customers with additional related services.
- Understand and comply with the related laws and compliance regulations that pertain to teller duties, examples would contain bank secrecy act, privacy, and funds availability policy.
- Provides high level of customer service such as understanding customer needs and understanding the bank products being offered.
- Assist customer with resolution of account problems and issues.
- Maintaining lock boxes, send out bill notifications and processing payments to customers.

### **Sales:**

- Support the overall sales effort.
- Direct sales goals may be established by management for such items as check cards, direct deposit, automated banking, or referrals for other bank products.
- Show customers how to use the new product and be thorough on explain instructions to them.
- Participate as part of various product campaigns the bank initiates.

### **Cash Handling:**

- Ensure that the assigned cash balances on a daily basis and is kept secure at all times.
- Must keep drawer within assigned drawer limits.

### **New Accounts:**

- Act as a customer service representative.
- Be able to open new and closing deposit accounts and certificates of deposit, account maintenance, address changes, and check orders.



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### **Other:**

- As part of the overall Bank's team of employees, this position may be requested to assist in the support of other bank activities.

### **Competencies:**

- **Customer Orientation:** recognize and respond sensitively to the overall financial needs and priorities of the customer, recognize and take appropriate action to meet their needs, and establish an effective working relationship with customers to gain their respect and loyalty.
- **Oral/Written Communication:** express thoughts and ideas in a clear and concise manner in both forms to a variety of audiences and to all levels of staff.
- **Mathematical Skills:** possess the ability to perform basic mathematical calculations such as understanding the relationships of numbers and how to perform calculations for teller work.
- **Professionalism:** project a positive image of the bank to all internal and external customers.
- **Sales Skills:** the potential to understand and effectively apply selling techniques to open, develop and close a sale, must be able to create interest in a product and actively cross-sell other products and services.
- **Attention to Detail:** regard for important details to assure accuracy in every transaction performed, detect errors, and follow through on correction and details.
- **Adaptability:** adjust quickly to different work situations and remain composed during stressful situations.

**Education:** High School Diploma or Bachelor's Degree

### **Experience/Knowledge/Skills:**

- Product knowledge and presenting it to a customer in a clear manner
- Basic computer skills
- Math skills
- Confidentiality
- Organizational skills
- Excellent customer service
- Communication skills (verbally/written)

### **Training:**

- All BVS Online Training assigned
- Compliance Training

**List of software, tools, or other devices used by this position:** Microsoft Office, Outlook, Phones, Coin/Change Counting Machine, Coin Wrapping Machine, and Calculator.

**Physical Demands:** Actively listening, talk on the phone, squatting, lifting 50 lbs, eye coordination, sitting, multitasking, and reaching.

I have read and understand this job description. I accept and understand these responsibilities.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The above statements are intended to describe the general nature and level of work being performed by the person assigned to this position. This position description does not state or imply that the above are the only duties and responsibilities assigned to this position. Employees holding this position will be required to perform any other job related duties requested by management.