



## **First National Bank Job Description**

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

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**Position Summary:** The Transaction Banker 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 and credit account transactions, and as well as customer's service. The primary responsibility for this position is providing a high level of customer service to bank customers who require transaction banker services. The transaction banker will refer customers to other bank departments as appropriate for additional services. The Transaction Banker will be responsible for balancing cash, staying within drawer limits, and understanding related compliance regulations related to transaction banker service.

### **Customer Service/Transaction Banker Duties:**

- Perform paying and receiving functions for customers, such as cashing checks, making deposits, withdrawals, mortgage, consumer loan, and other payments.
- Transaction banker may make money orders, official checks, and help customers with additional related services.
- Scanning of transactions
- Understand and comply with the related laws and compliance regulations that pertain to transaction banker duties including bank secrecy act, privacy, and funds availability policy.
- Provide a high level of customer service by understanding customer needs, as well as understanding the products the bank has to offer.
- Assist customer with resolution of account problems and issues.
- Balance ATM
- Answer all phone calls and greet in a professional manner.

### **Cash Handling:**

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

### **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.
- Participate as part of retail product campaigns the bank initiates.
- Be aware of overall bank products that are offered to customers from different departments within the bank for services.

### **Other:**

- As part of the overall Bank's team of employees, this position is requested to assist help within other departments when needed.

### **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.



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- **Mathematical Skills:** process 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 service.
- **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 Degree or Equivalent

**Experience/Knowledge/Skills:**

- Encourage yourself and others to be a team player
- Independent
- Positive attitude
- Self-motivated
- Have basic math skills
- Computer skills
- Customer service experience
- Be dedicated towards the work you are providing your customers
- Customer confidentiality

**Training:**

- All BVS Training assigned
- Teller training with the transaction banker team leader and BVS Online training.

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

**Physical Demands:** Actively listening, talk on the phone, squatting, lifting 50lbs, 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.