

**Job Title:** New Accounts/Customer Service Representative

**Department:** Operations

**Reports To:** Senior Vice President, Chief Risk Officer

**FLSA Status:** Non- Exempt

**Created By:** Human Resource Department

**Date:** March 1, 2024

# **NEW ACCOUNTS/ CUSTOMER SERVICE REPRESENTATIVE JOB DESCRIPTION**

## **I/ General Purpose**

- Plan, direct, coordinate, and sell all the products in the New Accounts Department. Customer service and administering Banks Mission Statement is one of the most important purposes of the department. Interviewing customers to obtain information needed for opening, closing, changing accounts, and accommodating the customer's needs. Familiar with bank products and services.

## **II/ Essential Duties/ Responsibilities**

- Regular attendance and prompt punctuality to work.
- Answer customers' questions and explain available products and services such as deposit accounts, certificate of deposits (CDs) individual retirement accounts (IRA), health savings accounts (HSA), internet/mobile banking, debit cards, etc.
- Compile information about new customers, enter account information into computer platform, verify for accuracy, scan and file related forms or other documents.
- Investigate and correct errors upon customers' request, according to customer and bank records.
- Answer telephone calls.
- Print and monitor daily notices, checks and reports.
- Refer customers to appropriate bank personnel to meet their financial needs.

### **III/ Other Duties/ Responsibilities**

- Weekly: Process interest forecast on CD's and IRA's- printing reports, printing interest notices and checks, .Adjust interest rates when needed.
- Monthly: Prepare board reports, safe deposit box billing, , and IOLTA accounts reporting.
- Yearly: Prepare IRA statements and required minimum distributions letters. Prepare HSA statements and tax documents.

### **IV/ Knowledge, Skills and Ability:**

- Critical Thinking - Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- Active Listening - Giving full attention to what other people are saying.
- Time Management - Managing one's own time and time of the department.
- Excellent customer service skills.

### **V/ Physical Activities:**

- While performing the duties of this job, the employee is regularly required to stand, walk, sit, reach with arms. The employee might occasionally lift and / or move 25-30 pounds.
- **Please Note:** This job description is not intended to be an exhaustive list of all duties, responsibilities, or qualifications associated with the job. Duties, responsibilities or qualifications may change at any time with or without notice.

## **POSITION SUMMARY**

- Answer telephone calls
- Verify Reports & Maintenance for all deposit products
- Open and Close deposit accounts
- Maintain CD's, IRA's and deposit accounts
- Initiate and help customers with on-line/mobile banking
- Explain eStatements to our customers with on-line access
- Explain our Bill Pay feature to our customers with on-line access
- Help customers with Telephone Banking
- Order check packages through Deluxe and/or print and prepare check packages internally for customers
- Key telephone transfers
- Update and maintain Customer Information Files
- Scan customers signature cards and documents including CD, IRA, and Safe Deposit Box-to maintain customer folders
- Open and close Safe Deposit Box's available at the bank
- Update and maintain Safe Deposit Box rents
- Maintain a copy of the monthly statement calendar for deposit accounts
- Print and maintain open & closed reports for deposit accounts, CD's, and IRA's for board reports
- Print & Mail IRA and HSA statements (Yearly)
- Maintain and monitor IRA customer's Required Minimum Distributions (Yearly)
- Maintain and verify tax reporting for IRA and HSA customers
- Make cashier's checks & money orders
- Create & delete Automatic Funds Transfers for customers
- Perform research for customers including printing statements and making copies of checks
- Help customer using our fax machine
- Customer communication through secure scans & Emails
- Issue and order Debit Cards for customers
- Debit card maintenance