

Position Title: Customer Service Representative
Department: Operations
Reports To: Branch Manager
FLSA Status: Non-Exempt
Created By: Human Resource Department
Date: **May 12, 2023**

Customer Service Representative

JOB DESCRIPTION

I/ General Purpose:

This position will have the responsibility of handling all interactions with customers. This position will be trained in duties for debit cards, disputes, and wires. Duties will also consist of new account opening and teller line. Position will report directly to the Branch Manager.

II/ Essential Duties/ Responsibilities:

Customer Service Support: Position has focus of answering the telephones, handling customer inquiries, various clerical duties for filing, typing, and word-processing. Responsible for servicing our customers in a timely, efficient, and friendly manner. Other duties would include handling any mobile or online banking questions.

WIRES: Gathering information for any outgoing wire requests to complete a wire transfer form.

DEBIT CARDS: Assist customers with debit card questions, ordering new cards, issuing temporary to permanent cards, raising limits, and compiling information for a debit card dispute.

III/ Other Duties/ Responsibilities:

NEW ACCOUNTS DUTIES: Duties would include opening and closing of all types of deposit accounts, answer customer's questions and explain available services such as types of deposit accounts, individual retirement accounts, merchant services to business customers. internet/mobile banking, and debit cards, Compile information about new customers, enter customer and account information into computer system, verify for accuracy, scan and file related forms or other documents, and maintain existing customer information. Other duties will include investigating and correcting errors upon customers' request, according to customer and bank records.

TELLER LINE DUTIES: Duties will be receiving and paying out money, keeping records of money and negotiable instruments involved in a financial institution's various transactions. Duties also include balancing currency, coin, and checks in teller cash drawer without errors and using computer program and following required procedures and policies. Also responsible for maintaining and balancing the ATM.

Job Qualifications

IV/ Knowledge, Skills, and Ability:

- Qualified candidates will have the highest level of ethical behavior. A high school diploma or equivalent will be required. A minimum of 2 years of cash handling experience. A minimum of 1+ years in the financial industry, sales and service, or the equivalent combination of training and experience.
- Time management and effective communication
- Active Listening - Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times
- Excellent inter-personal skills

V/ Physical Activities:

- While performing the duties of this job, the employee is regularly required to stand, walk, sit, and reach with arms. The employee must 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.

Customer Service Representative Position Summary

New Accounts

- Answer telephone calls
- Open and close deposit accounts
- Maintain CDs and deposit accounts
- Initiate and help customers with online/mobile banking
- Explain eStatements to our customers with online access
- Explain our Bill Pay feature to our customers with online access
- Help customers with telephone banking
- Order check packages through Deluxe/print and prepare check packages internally for customers
- Key telephone transfers
- Update and maintain customer information files
- Scan customer signature cards and documents including CDs to maintain customer folders
- Issue cashier's check and money orders
- Create and 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 emails and scans
- Order new debit cards for customers, issue temporary to permanent cards, and raising debit card limits
- Attend scheduled staff meetings
- Complete online compliance training on an annual basis
- Shred private information
- Create and mail new account letters

Teller line

- Answer telephone calls
- Service customers in person, on phone, mail, and process night drop deposits
- Observe the lobby/security
- Watch for counterfeit money
- Issue cashier's check and money orders
- Redeem savings bonds
- Balance the vault
- Shipment of vault money to the Main office
- Ordering vault money from the Main office
- Balance, fill, and maintain the ATM
- Maintain a cashier drawer by cleaning and mutilated money
- Issue holds on checks
- Shred private information
- Clean teller scanner machine
- Reset online banking passwords

- Order new debit cards for customer, issue temporary to permanent cards, and raising debit card limits
- Attend scheduled staff meetings
- Complete online compliance training on an annual basis