



TITLE: Client Services Advisor
REPORTS TO: AVP Branch Operations Supervisor
FLSA: Non-Exempt
CATEGORY: Full Time
SHIFT: FT Monday – Friday 8:30am – 5:30pm
MEAL/BREAKS: One (1) paid 15 minute break per four (4) hours worked, and one (1) unpaid sixty (60) minute meal break per eight (8) hour shift.

SUMMARY

Establish professional relationships with a wide-range of Summit Bank clients, to help identify and meet the business, consumer, checking, and savings needs of clients and prospects. Provide a high level of customer service support to professionally, knowledgably, and efficiently deliver a broad range of financial products and services to all Summit Bank clients. Assume responsibility and accountability for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to banking.

ESSENTIAL DUTIES

- 1. Provide excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and accepting responsibility for own actions.**
- 2. Greet clients as they enter the Bank and direct to proper individual. Respond to inquiries or refer inquiries to the appropriate department or person such as loan support or credit inquiry, and exhibit the necessary follow through with clients and/or colleagues involved.**
- 3. Provide support for answering and routing incoming calls, to ensure a quick response for all callers.**
- 4. Provide a broad range of banking transactions, including traditional teller services, ordering checks, providing safe deposit admittance assistance, etc., as required. Maintain the highest level of customer service to best serve our clients.**
- 5. Effectively identify existing clients/families who appear to be reasonable prospects for additional Bank products/services; pro-actively communicate with those clients to ask for additional business.**
- 6. Open accounts across all product lines, utilize profiling process to pro-actively identify client current and future needs for financial services; provide documentation and follow-up to ensure that all needs are met; refer clients, as appropriate, to other business groups.**
- 7. Responsible to establish online banking services for personal clients and to refer business clients to Treasury Management for Treasury Management Products or Courier services. Provide customer support of same.**
- 8. Monitor and track assigned client portfolio to further deepen banking relationship via additional products and services.**
- 9. Administer client accounts by opening and/or closing certificates of deposit, personal and business accounts, and safe deposit boxes, collecting all required documentation to ensure compliance with Bank, BSA, and Patriot Act requirements.**
- 10. Provide operational support by checking and counting night drop, balancing vault cash, and processing cash shipments.**

- 11. Operate computer terminal or personal computer to provide customer service assistance to include, but not limited to, stop payment orders, monetary transfers, address changes, changes to account ownership and/or account signer(s), account research, and bill pay services within given authority.**
- 12. Ensure all related paper file systems are maintained so that necessary documents can be found easily, and documentation is consistent and complete.**

SECONDARY DUTIES

- 1. Assume responsibility for special projects; gather data and prepare reports for management, audits, and other personnel.**
- 2. Assume responsibility for various department functions in the absence of team members or in overload situations.**
- 3. Complete assigned Compliance Training. Maintain compliance with Bank's BSA/AML policies and procedures.**

GENERAL

- 1. Provide excellent personal customer service to all internal and external clients by treating people with respect; keeping commitments; inspiring the trust of others; working ethically and with integrity; upholding organizational values; and accepting responsibility for own actions.**
- 2. Follow policies and procedures; complete administrative tasks correctly and on time; contribute to the overall profitability of the Bank through cost controls and expense monitoring.**
- 3. Apply good judgment in decision making and see beyond immediate assignments and act on opportunities and problem areas.**
- 4. Perform position safely, without endangering the health or safety to themselves or others and report potentially unsafe conditions.**
- 5. Work according to established schedules, arriving on time and with a positive attitude.**
- 6. Any other duties as defined by management.**

QUALIFICATIONS AND DEMONSTRATED ABILITIES

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- 1. Working knowledge of banking products, issuance of accounts, policies, operations, and regulations including checking and savings accounts and associated services, and business deposit and credit products, as obtained through a minimum of 2-3 years of related experience and/or training. Work related experience should consist of teller, new accounts, customer service, and office operations. Educational experience, through in-house training sessions, formal school, or related curriculum, should be applicable to the finance industry. High school diploma or equivalent.**
- 2. Demonstrated knowledge and ability to sell, cross-sell, and service across all product lines.**
- 3. Ability to establish and maintain excellent working relationships with clients, managers, and colleagues.**
- 4. Exceptional verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, speak clearly to clients, colleagues, directors, and shareholders.**

5. **Intermediate computer operation and keyboarding skills to meet production needs of the position: e.g., MS Outlook, Word, and Excel; and specialty software programs.**
6. **Good organizational and time management skills.**
7. **Ability to read, analyze, and interpret technical procedures.**
8. **Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.**
9. **Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.**

PHYSICAL REQUIREMENTS

1. **Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as keyboarding, writing, maintaining files, and counting currency.**
2. **Occasional use of arms such as pushing/pulling to open and close drawers and cabinets.**
3. **Frequent walking to assist customers and staff members at various locations within the Bank.**
4. **Ability to sit and/or stand for extended periods of time at assigned station.**
5. **Ability to bend and/or reach, and to lift and carry up to 30 pounds.**
6. **Continuous clarity of vision at 20 inches or less for normal processing of work.**

ACKNOWLEDGEMENT

I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Summit Bank's at-will employment relationship with me.

Employee Signature

Date