

**SUMMITBANK**

**TITLE:** Client Services Representative  
**REPORTS TO:** Branch Operations Supervisor  
**FLSA:** Non-Exempt  
**CATEGORY:** Full Time  
**SHIFT:** 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.

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**SUMMARY**

Meet and greet each client as he/she enters the Branch. Identify the needs of clients and prospects for a variety of general banking services through a pro-active, needs-based sales approach. Establish customer rapport and trust by projecting an attitude of "friendly professionalism", in order to exceed the client's expectations. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and regulations pertaining to banking.

**ESSENTIAL DUTIES**

- 1. Greet each client as they enter the in branch lobby. Offer banking products, services, and/or direct clients to proper area. Refer clients to Lending Advisor or appropriate team member.**
- 2. Be knowledgeable about and able to efficiently deliver a variety of general banking products and services. Assist and direct retail clients in a friendly and courteous manner. Counsel clients on Bank services, assisting in the selection of those services best suited to their needs while offering other bank services as appropriate.**
- 3. Within 90 day process savings, checking, and loan transactions, issue cashier's checks, provide counter checks and place orders with limited assistance. Post transactions and information to computer system and balance general ledger from the previous day's work.**
- 4. Cash checks according to policy.**
- 5. Provide operational support by retrieving and processing night drop contents, assist with balancing vault cash and coin machine, processing cash shipments, ordering checks, sending/receiving wires, and assisting with entrance to safe deposit boxes, receive wire transfers, foreign check deposits and foreign cash orders.**
- 6. Have a good understanding of the balancing process in order to balance cash drawer, reconcile daily transactions, and prepare end-of day deposits with limited supervision. If cash is over or short, post the transactions needed to balance in over/short.**
- 7. Answer phones in a friendly, knowledgeable, and professional manner, determine client's needs and offer other banking products and services. Ask client for name, address, and phone number in order to send them follow-up information.**
- 8. Understand the Bank's Customer Information File (CIF) system, and be able to maintain signature card files and report discrepancies to the Branch Operations Supervisor or the Compliance/Risk Officer.**
- 9. Be able to explain online banking services to new or existing clients and trouble shoot log in issues.**
- 10. Be familiar with Bank policies and procedures, FPS Banking System, and other computer-based systems as outlined in the Policy Manual.**

- 11. Operate computer terminal or personal computer to process account transactions, maintain account data, determine balances, and resolve problems within given authority.**
- 12. Answer, assist and route incoming calls, to ensure a quick response for all callers.**
- 13. Respond to inquiries or refer inquiries to the appropriate department or person, and exhibit the necessary follow through with clients and/or colleagues involved.**
- 14. Assume responsibility for special projects; gathers data and prepare reports for management.**
- 15. 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 various department functions in the absence of colleagues or in overload situations.**
- 2. Complete assigned training. Maintain compliance with Bank's BSA and AML policies and procedures.**
- 3. Participate in various internal committees assigned by senior management.**
- 4. Provide back-up support for Business Client Courier upon absence.**

#### **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.**
- 3. Apply good judgment in decision making and see beyond immediate assignments and act on opportunities and problem areas.**
- 4. Perform position safely 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. Ability to establish and maintain excellent working relationships with clients, managers, and colleagues.**
- 2. One (1) year Teller cash-handling and customer service experience.**
- 3. Professional and personable presentation, with the ability to maintain a high level of energy.**
- 4. Team oriented.**
- 5. Good 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.**

6. Good attention to detail.
7. Ability to read, analyze, and interpret technical procedures and processes.
8. Intermediate computer operation skills - to meet production needs of the position.
9. Good organizational and time management skills.
10. Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.
11. High School Diploma or equivalent preferred.

**DESIREABLE JOB QUALIFICATIONS:**

- Knowledge of banking products, policies, operations, and regulations, including checking and savings accounts, as obtained through previous new accounts and/or sales experience in a financial institution.

**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 typing, writing, maintaining files and counting currency.
2. Repetitive 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 meet the qualifications and requirements described herein. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. 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.

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**Employee Signature**

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**Date**