

Heritage Bank and Trust is seeking a qualified candidate to fill the role of full-time **Client Banker (Teller)** at our **Columbia, TN branch**.

Summary:

Assist customers with account needs and provide excellent customer service. Conduct financial transactions between customers and the Bank, handle routine customer inquiries, maintain favorable customer and employee relations by performing the following:

Essential Duties and Responsibilities:

Follow customer service procedures to ensure they are met to the highest standard consistently.

Perform all activities related to the opening or closing of various types of time and demand deposit accounts, including certificates of deposits, NOW accounts, regular checking accounts, etc., ensuring that applicable regulations, disclosures, policies, and procedures are observed.

Learns to perform all activities related to the opening or closing of IRAs.

Ensure prompt, efficient and courteous service in the renting of and granting access to safe deposit boxes and storage space by providing professional, pleasant greetings, making eye contact, smiling and addressing the customer by name.

Verify access authority against safe deposit contract for each access request, exercising prescribed controls. Check booth or conference room after each use.

Accept and process payments for new boxes, renewals, drilling fees and lost key fees.

Input safe deposit information to manual and computer system according to established procedures. Purge files as appropriate.

Assist customers with drafts, balancing and reconciling their accounts at the Bank.

Maintain favorable customer relations and cross-sell Bank services through needs identification thus ensuring the most positive and profitable relationship possible exists between the Bank and its customers.

Receive and process checking and savings account transactions; mortgage and retail loan payments. Process stop-payment requests and order customer check supplies. Process wire transfer requests, address changes, debit card disputes, loan payoffs, telephone transfers, etc.

Note and verify significant information as required by Bank policy/procedure. Ensure that Bank procedures are followed when performing transactions on the teller machine and other equipment as required. Maintain favorable customer relations through proper handling of all collection and disbursement functions. Exercise discretion, judgment, and initiative regarding transaction problems and inquiries.

Maintain adequate working funds as required by Bank policy. Verify and balance assigned cash drawer daily with minimal cash variances. Assist in reconciling errors or discrepancies for self and other tellers.

Issue cashier's checks and money orders. Process the redemption of savings bonds.

Open night deposit vault logging the contents in log book, distributing the contents to proper individuals and processing all deposits and other transactions using dual control at all times.

Process incoming mail transactions per Bank procedures.

As needed, purchase working money supply from vault.

Receive and answer questions on Bank transaction services and procedures, maintaining good customer relations at all times. Discuss routine problems related to checking and savings transactions or Bank services. Direct customers to appropriate employees for answers to only the most complex problems or inquiries. Refer difficult questions to the Branch Manager, New Accounts Bankers, or Lead Client Banker.

Count, wrap and bag coins. Count and verify currency to sell. Balance or assist in balancing the working fund. Accumulate mutilated currency to be shipped out.

Scan work throughout the day and verify the accuracy of all customer transactions.

Receive and answer telephone inquiries from customers and internal staff regarding customer and bank related accounts. Assist Bank personnel with questions on the status of accounts, bank statements, charges, interest, etc., in an efficient, courteous manner providing positive employee relations.

Maintain confidentiality of customer account information. Follow established policies and procedures in responding to inquiries and requests.

Job Requirements and Qualifications:

High school diploma or general education degree (GED) plus specialized training in related areas. Approximately two to three years related experience and/or training; or equivalent combination of education and experience.

- Cash handling or sales experience
- Excellent customer service skills
- Basic math aptitude
- High degree of accuracy
- Strong communication and organizational skills
- The ability to prioritize and make decisions regarding customer transactions
- Maintain a professional image
- Maintains a well-developed, working knowledge of bank products and services
- Minimum one year teller experience preferred

We offer competitive compensation and benefits. Qualified candidates should email their resume to hr@heritagebankandtrust.com.

Heritage Bank and Trust is an Equal Employment Opportunity Employer.

www.heritagebankandtrust.com