**HERITAGE BANK & TRUST**

**Job Description**

**Job Title:** Client Banker

**Reports To:** Assistant Branch Manager

**FLSA Status:** Non-Exempt

**Department:** Retail

**Location:** Columbia

**SUMMARY**

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

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

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.

**NON-ESSENTIAL DUTIES & RESPONSIBILITIES** include the following. Other duties may be assigned.

Work as a Customer Service Representative or Financial Services Representative at any given location.

Assist in the development of manuals and supporting documentation to accomplish tasks/duties inherent in this position.

Maintain educational and professional expertise through attendance at job related seminars, conferences, and workshops and involvement in professional, civic, and community groups in leadership positions.

**SUPERVISORY RESPONSIBILITIES**

There are no supervisory responsibilities in this position.

**QUALIFICATIONS**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION and/or EXPERIENCE**

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.

**LANGUAGE SKILLS**

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before groups of customers or employees of organization.

**MATHEMATICAL SKILLS**

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

**REASONING ABILITY**

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

**OTHER SKILLS AND ABILITIES**

Must be able to operate PC, printer, copy and fax machine, and telephone. Must have working knowledge of word processing and spreadsheet software programs. Ability to write professional letters. Listening skills.

**KEY CONTACTS--Internal and External**

Has frequent contact with Client Bankers regarding customer transactions.

Has frequent contact with other departments regarding customer related questions.

Has constant contact with bank customers, their personal representatives, accountants, attorneys, etc., in responding to inquiries as part of the customer service function.

Has occasional contact with individuals at other financial institutions in assisting customers with matters involving multiple institutions.

**PHYSICAL DEMANDS**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to finger, handle, or feel; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

**WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

**COMMENTS**

Position requires the ability to work before or after normal business hours to attend various employee meetings and training sessions.