

BRANCH BANKER

Job Purpose: To communicate with new and existing customers to uncover and evaluate needs in order to recommend appropriate products and services, to educate customers about Guaranty Bank's product and service delivery channels, to refer customers to the other departments within the bank as appropriate, and to resolve complex customer service issues.

Department: Banking Center Operations **Reports to:** Retail Banking Manager
Exemption Status: Non-Exempt

Essential Duties/Responsibilities:

- Delivers excellent customer service
 - Provides friendly, accurate, and efficient service to both customers and non-customers.
 - Develops a rapport with the bank's regular customer base in order to ensure personalized service through a solid business relationship.
 - Answers basic inquiries and provides information to prospective and current customers regarding interest rates, account charges, and other pertinent account information while complying with disclosure requirements, regulations and consumer privacy policies.
 - Performs research and assists with resolving customer problems in a timely manner.
- Processes in-person retail and commercial customer transactions
 - Receives checking and savings deposits: verifies cash (amounts & validity) and ensures proper check endorsements, receives proper identification, enters deposits into computer records, and issues receipts of deposit.
 - Cashes checks and processes withdrawals; pays out money after verification of correct signatures/endorsements, receipt of proper identification, assurance of validity of documents and confirmation of customer balances.
 - Accepts loan (mortgage, consumer, etc.) & other types of payments: verifies payment amount, processes payment as necessary and issues receipts.
 - Processes other related transactions and services (*Including, but not limited to, wire transfers, stop payments, cash advances, gift card and reloadable card sells and maintenance, , personal money orders, cashier's checks, Travelers' Checks, cash advances, , etc.*)
- Recommends bank products and services to customers and prospects
 - Promotes and explains all types of bank products/services.
 - Initiates conversations to uncover customer needs and is capable of closing the sale and/or referring customers to the appropriate staff and/or department.
 - Engages in cross-sell and business development activities both in person and over the phone in order to expand existing relationships and build new relationships with prospective customers while also maintaining a focus on contributing to the overall growth, profitability, and success of Guaranty Bank.
 - Consistently meets or exceeds sales goals and cross-sell ratios set by management.
 - May occasionally accompany managers or officers on outside sales calls.
- Opens and maintains a variety of account types for personal and commercial customers
 - Assists customers in the selection of various accounts and financial services by assessing customer needs and explaining the benefits of appropriate Guaranty Bank products and services
 - Processes new account transactions – reviews account applications, receives proper identification, inputs customer data into bank software, produces account documents, obtains appropriate signatures, receives opening deposits, etc. while ensuring that all Guaranty Bank policies and procedures as well as applicable banking regulations are followed. .
 - Performs maintenance on existing accounts (*address changes, disputes, etc.*)
 - Maintains a working knowledge of the rules and opening and maintenance procedures for all account types (*Individual Retirement Accounts – Traditional & Roth; Business Accounts – Sole Proprietorships (DBA), Lodge/Association/Organization, Limited Liability Companies (LLC), Partnerships. Corporations – For Profit & Not For Profit*) and for all account ownerships (*Individual; Joint; Payable on Death; Trust; Conservatorship; Representative Payee; Estate; Uniform Gift to Minors Account (UTMA); etc.*)
 - Assists customers in the closing of accounts as requested

- Performs routine banking center activities
 - Opens/closes vault.
 - Records and processes night depository bags.
 - Accepts and processes check orders.
 - Counts, checks and packages coin and currency.
 - Balances and replenishes Automatic Teller Machines.
 - Utilizes Cash Recycler Machine to accept and distribute cash to customers.
 - Balances, manages cash inventory, and trouble shoots Cash Recycler Machine
 - Balances and manages the cash inventory of the Cash Vault.
 - Balances and manages the inventory of the bank's gift and reloadable card stock.
 - Performs daily settlement of cash advance machine.
 - Scans and transmits work to Proof Department (*Corrects piggy-backs, etc. as necessary*)
 - Admits customers to safe deposit boxes.
 - Ensures that the work station is properly stocked with forms, supplies, etc.
 - Maintains neat and clean appearance of banking center (*Ensures forms are stocked and neat; wipes down counters/workspaces; cleans spills/tracked in dirt; picks up trash; etc.*)
 - Creates and mails new account welcome letters.
 - Prepares and updates new account packets.
 - Accepts and processes check orders.
 - Assists customers with the balancing of check ledgers.
- Completes additional banking center activities
 - Maintains Safe Deposit Boxes as needed (Sends payment coupons/reminders; monitors past due accounts and sends delinquent notices as required/Follows all bank procedures)
 - May perform functions of a Notary
 - Actively participates in sales, service and product training meetings.
- Contributes to the fulfillment of department and company objectives and goals
 - Performs as a team member in allocating and coordinating work flow.
 - May assist in training new employees, answering co-worker questions and providing leadership to less experienced employees.
 - Maintains effective co-worker relationships.
 - Suggests ideas to improve operational and/or sales activities.
 - Contributes to and at times leads banking center huddles.
- Adheres to all department and company policies and procedures and follows applicable banking regulations
 - Manages the cash inventory of the banking center ensuring that branch and cash limits are adhered to while also allowing accessibility of funds to our customers. Balances cash drawer daily, including periodic batching of cashed checks. Reports any discrepancies to supervisor as necessary.
 - Follows appropriate bank safety/security procedures, including proper banking center opening/closing routines and dual control measures.
 - Follows all requirements of the Customer Identification Policy
 - Examines checks deposited and determines proper funds availability based on regulation requirements and completes Hold Notices. (Places holds on accounts for uncollected funds.)
- Performs additional job related duties as assigned or required

Equipment/Software Operating Requirements:

Windows based PC (MS Word/Excel)

Core Bank Software	10-key calculator	Copy Machine	Elan (Transfund)
Fax Machine	Typewriter	Telephone	Imagic

Physical/Mental/Interpersonal Requirements:

- Have the ability to acquire knowledge of and to adhere to various bank policies and government regulations/laws that govern teller functions (*including, but not limited to, Bank Secrecy Act/Anti-Money Laundering, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Gramm-Leach-Bliley Act, Regulation E*)
- Have the ability to acquire and apply a working knowledge of bank products and services
- Follow the Guaranty Bank Code of Conduct and other related policies and regulations, maintaining integrity, honesty and utmost ethical standards at all times
- Possess strong mathematical skills

- Have the ability to communicate effectively in both oral and written form
- Possess strong computer skills
- Demonstrate attention to detail and ability to maintain accuracy in daily duties
- Uphold confidentiality and customer privacy in all situations
- Remain flexible to withstand unpredictable changes to workflow and schedules
- Interact and communicate effectively with various types of external and internal customers
- Display ability to be resourceful, to act independently and to recognize unusual situations in which higher intervention may be necessary
- Maintain a customer-focused, helpful, friendly and polite attitude while remaining calm and professional in a variety of circumstances
- Present a conservative, neat and professional appearance in dress and action
- Sit and stand at a desk in front of computer terminal while interacting with customers for extended periods of time
- Lift and carry up to 50 lbs (cash drawer, cash bags, supplies)
- Move around within office and between banking center locations

Working Conditions:

Duties are performed in an office environment in a professional business setting. Position requires occasional travel to Operations Center and/or between Banking Centers for meetings/training. Work pace can be very fast during peak periods of the day, week or month. Overtime may be required. Saturday hours are required.

Relationships:

Works closely with departmental teammates. Interacts with a variety of customer types.

Eligibility Requirements (Minimum Qualifications):

Achievement of a high-school degree or equivalent (or working towards completion) required. Prior customer service, cash handling, and sales experience highly desired.