BETTER BANKS
Job Description Template

Name: Location: Astoria
Job: Personal Banker Reports To: President
Division/Department: Operations/Lending

Travel Expectations: ☒ No Travel ☐ Local Travel ☐ Some Overnight Travel - occasionally
Type of position: ☒ Full-time ☐ Intern/Coop ☐ Part-time ☐ Temporary ☐ Exempt
Hours: 40+/wk & Sat as needed

GENERAL DESCRIPTION
The Personal Banker is responsible for performing operational activities and lending functions in support of Bank goals and objectives to reach maximum Bank profitability while maintaining customer confidence by keeping information confidential. The Personal Banker is responsible for driving efforts to identify and implement a positive overall customer experience.

DUTIES & RESPONSIBILITIES
Utilizes marketing techniques to build relationships by actively cross selling and marketing new and existing products and services to current and potential customers
Handles customer inquiries and concerns professionally & promptly
Opens, closes bank facility and secures vaults in accordance with bank policies and procedures, and legal and regulatory compliance
Performs lending functions for consumer and mortgage loans in accordance with policies and procedures and legal and regulatory compliance
Receives, evaluates, approves and/or denies loan applications
Resolves incomplete loan forms quickly and professionally
Proactively follows up with delinquent account holders, collects on past due loans (including repossessions) following bank loan protocol
Performs as a back-up to overseeing wire transfers
Performs teller responsibilities in accordance with the Teller job description, as needed
Other duties as assigned by senior management

EDUCATION & OR WORK EXPERIENCE REQUIREMENTS
A Bachelor degree in economics, finance, or related field; & a minimum of 3 years consumer and/or mortgage lending and deposit experience is preferred. A minimum of 5 years customer service experience is required.

MENTAL & PHYSICAL REQUIREMENTS
Ability to sit for extended periods of time, ability to bend and kneel on occasion, ability to lift 20 lbs consistently, have the ability to prioritize, analyze and resolve problems.

COMPETENCIES
Intermediate proficiency in Microsoft Office products, customer service and presentation skills are critical, ability to work independently with minimal supervision, attention to detail, time management, ability to prioritize, and organization skills.

My signature below constitutes the understanding of the requirements, essential functions & duties of the position:
Employee Signature: