



## POSITION DESCRIPTION

**Functional Title:** Financial Services Representative

**Effective:** November 2015

**Reports to:** Branch Service Manager (or Branch Manager in stand-alone branches)

**Officer Title:** N/A

**Direct Reports to this Position:** N/A

**Exemption Status Based on FLSA:** Exempt ( ) Non-Exempt (X)

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### Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations, that are appropriate for his/her position.

This position is responsible for the presentation and sale of bank products and services to new and existing customers ensuring that customers' needs have been identified and fulfilled. In addition, this position is responsible for all aspects of customer service for Retail and Small Business checking and loan customers.

**Essential Duties:** *Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.*

- Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- Ensures all activities and work functions meet compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- Participates in and supports activities designed to create deposit and loan growth for the bank.
- Meets or exceeds current FSR minimum standards devoted to overall branch growth.
  - Follows the High Performance Checking (HPC) Sales Process - recommends the best accounts for customers.
  - Proactively asks clients for their business.
  - Enthusiastically teaches customers how Tell-A-Friend works.
  - Completes and follows through with New Customer Welcome process for every new account, ensuring thank you note and follow up calls are completed in a timely manner.
  - Performs sales calls within the market as well as other internal sales-related duties as assigned by Branch Manager.
- Meets or exceeds current FSR quality standards.
- Responsible for generating retail loans by interviewing customers, assessing needs, and processing loans or referring to the most appropriate lending partner within the bank
- Maintains customer account confidentiality while answering inquiries relating to customer account balances, account numbers, service charges, interest rates, and account activity.
- Demonstrates knowledge and understanding of new account systems; maintaining technical expertise of current products.
- Mitigates risks associated with developing new customer relationships by maintaining thorough knowledge of required account documentation.
- Obtains legal documentation and all required customer information in compliance with the Bank's New Account Opening Policy, the Bank Secrecy Act and the US Patriot Act's Customer Identification Program.
- Provides timely follow up with clients as necessary to ensure completion of document packages.
- Responsible for maintenance, operations and correspondence for new and existing accounts.

- Demonstrates knowledge of regulatory responsibilities by initiating SARs, placing Reg CC holds, etc.
- Provides efficient, helpful and courteous customer service.
  - Service - exceeds customer's and employee's known and unknown needs.
  - Employee Engagement - demonstrates positive/welcoming demeanor.
- May be assigned vault or other specialized duties.
- May provide functional guidance to less experienced staff members.
- May approve transactions for less experienced staff within guidelines of assigned Limit Card.
- May perform Teller duties.

**Non-Essential Duties:**

- Assists various positions within the branch as appropriate.
- Performs other duties as assigned.

**Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:**

- High school diploma or equivalent.
- Strong work ethic, commitment, sense of accountability integrity and urgency
- Highly developed communication skills.
- Effective follow-up skills.
- Typing and basic computer experience.
- Refer to Leveling Matrix.

**Preferred Qualifications:** Refer to Leveling Matrix.

**Types of Decisions:** This individual will have the ability to make decisions regarding the opening of new accounts, compliance issues regarding customer accounts, approval of checks and deposits within guidelines, and regulatory matters that would affect a customer's account. Day to day decisions will be made while performing the major duties and responsibilities of the position.

**Consequences of Errors:** Errors may have a significant adverse effect on relationships with customers, other departments of the bank, or regulatory authorities.

**Contact with Others:** Unlimited contact with customers and employees both in person and on the telephone. Must display courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

**Physical Requirements:** 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 accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to lift 25 lbs.
- Ability to sit for 4-5 hours due to numerous customer service duties.

*The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.*

## Leveling Matrix

	<b>FSR</b>	<b>Senior FSR</b>
<b>FLSA Designation</b>	<b>Non-exempt</b>	<b>Non-exempt</b>
<b>Required Experience</b>	<ul style="list-style-type: none"> <li>• Minimum of 1 year prior banking experience in new accounts or other related experience</li> <li>• Preferred- 1 year past lending experience.</li> <li>• Demonstrated ability to manage diverse issues through to completion</li> <li>• Demonstrated ability to manage multiple tasks</li> <li>• Thorough knowledge of products and services</li> <li>• Thorough understanding of regulatory requirements</li> <li>• Demonstrated time management skills</li> <li>• Ability to identify opportunities to meet customers needs through asking appropriate questions then cross-sell appropriately</li> <li>• Demonstrated ability to accurately answer basic questions of less skilled workers or may provide functional guidance to less experienced employees</li> <li>• Basic understanding of consumer loan products and consumer loan platform systems.</li> <li>• Actively participates in bank initiated promotions.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum 3 years New Account experience or other related experience</li> <li>• Preferred- 3 years past lending experience</li> <li>• Demonstrated ability to lead others through diverse issues through to completion</li> <li>• Ability to assist others in managing multiple tasks</li> <li>• Mastery of company products and services</li> <li>• Ability to proactively gain new business for the Bank</li> <li>• Prepares and delivers presentations to sell Bank products and services</li> <li>• Seeks opportunities to cross-sell products and services across all business lines i.e., Cash Management, Trust, Commercial Banking.</li> <li>• Handles customer needs at an expert level</li> <li>• Understands market and market dynamics which may include CRA opportunities</li> <li>• Ability to recommend and close appropriate loans, based on customer needs.</li> <li>• Ability to ask appropriate questions to guide customer in to the appropriate loan. Also, possesses the ability to enter and book the loan</li> <li>• Mastery level knowledge of the Mark IV system</li> <li>• Mastery level knowledge of regulatory requirements</li> <li>• Ability to assign tasks; train new hires; answer difficult questions, resolve complex issues</li> <li>• Ability to back up management as requested</li> <li>• Ability to serve as an expert resource throughout the organization to teach and guide others in the FSR role</li> <li>• Leads employees through changes within the Bank serving as a positive role model</li> <li>• Assist with campaign management and tracking</li> </ul>

\* Promotional opportunities within this position are evaluated based on many factors such as performance, supervisor evaluation, demonstrated ability to perform the job requirements of the next level, and other such factors.