



POSITION DESCRIPTION

Functional Title: Financial Services Representative

Summary of Job Responsibilities: Responsible for the sale and presentation of bank products and services to new and existing customers ensuring that customers needs have been identified and fulfilled.

Essential Duties:

Employees are held accountable for all duties of the job.

- 1) Ensures that all activities and work functions comply with compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- 2) Answers confidential inquiries relating to customer account balances, account numbers, interest charges and account activity.
- 3) Promotes, presents and sells banks products and services.
- 4) Demonstrates knowledge and understanding of the new accounts system and maintains technical expertise of current products including regulatory, compliance and account documentation.
- 5) Ensures that customers have a full understanding of products and services offered by the bank.
- 6) Follows up and obtains legal documentation and all required customer information in compliance with the Bank Secrecy Act and the USA Patriot Act Customer Identification Program.
- 7) Processes customer account information changes.
- 8) Provides efficient, helpful and courteous customer service.
- 9) Writes "thank you" letters to customers in order to enhance customer service and cross-selling opportunities.
- 10) Develops and generates activity reports that measure the performance of sales efforts.
- 11) Responsible for maintenance, operations and correspondence concerning retirement plans (IRA's).
- 12) Performs field sales calls as well as other internal sales-related duties.
- 13) Demonstrates knowledge of regulatory responsibilities by initiating SAR's, placing Reg CC holds, anti-money laundering, etc.
- 14) Perform functions relating to the position of Teller within assigned location (not a "floater" position). In this case the Essential Duties detailed on the Teller job description would apply (refer to Teller job description).
- 15) Divides time between the FSR position and the Loan Assistant position. In this case the Essential Duties detailed on the Loan Assistant job description would apply (refer to Loan Assistant job description).

Non-Essential Duties:

- 1) Performs other duties as assigned.

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

- Three years college or related work experience.
- Excellent communication skills.
- Typing and basic computer experience.

Preferred Qualifications: 2 Years Financial Service Representative