

**Personal Banker II**

**Overview:**

Personal Bankers at Exchange Bank (EB) will develop customer relationships, participate in business development activities and act as a subject matter expert in financial products. Assist with sales development, coaching and guidance customers in regards to selling techniques, new products, implementing customer contact campaigns, and other business development activities. Consistently introduce customers to Business Banking, Mortgage Lending, Investment Planning, and Bankcard products and services.

**Key Responsibilities:**

1. Educate customers on bank services for their needs such as but not limited to
2. Manage customer bank accounts; open, close, and oversee transactions.
3. Resolve issues with banking services and accounts
4. Refer customers to other departments in the bank as needed and to cross-sell.
5. Reach out to potential customers to generate new business
6. Present financial products and services to existing and prospective customers
7. Perform administrative duties
8. Interact professionally with knowledge of current procedures with all departments of the bank.
9. Actively participating in training

**Additional Responsibilities:**

1. IRA

* Manage IRA information within Precision
* Be the POC for IRAs within the branch
* Verify accuracy of documentation

2. Consumer Lending

* Hand out applications
* Process the application to meet Exchange Bank’s lending requirements
* Follow up when needed with customers to ensure timely payments

**Knowledge, Skills, Experience and Education**:

**Required:**

* Bachelor’s Degree or equivalent experience preferred
* Previous experience in a retail banking environment
* Excellent oral and written communication skills
* Critical thinking and creative problem-solving skills.
* Must possess a desire to meet the financial needs of our customers and community

This position requires S.A.F.E. Act registration with the Nationwide Mortgage Licensing System (NMLS). Qualification requirements include meeting applicable financial responsibility, character, credit fitness and criminal background standards. Successful candidates must meet ongoing regulatory requirements including acceptable background investigation and credit report results.

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, or disability status.