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# EXCHANGE BANK

*relationships you can bank on.®*

## **Personal Banker:**

### **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. Analyze existing clients' inquiries/issues and develop resolutions that provide a superior customer experience and strengthen relationships while adhering to EB policies and procedures, as well as all applicable laws and regulations.
  - Meet and/or exceed defined standards of quality customer interactions.
  - Manage client portfolio and execute relationship management activities as assigned
  - Perform account analysis in order to determine services and products needed by the customer
  - Selling merchant processing and primary customer contact for the applicable Market
  - Recommend and sell EB financial products and services
  - Process lending requests and applications
  - Resolve account issues
  - Facilitate exception decisions
  - Open new accounts
2. Participate in business and community development efforts including assistance in sales and marketing plan development, conducting joint sales calls, and other coordinated efforts to generate new business within the branch trade area.
  - Conduct outbound calling to prospect and identify potential customers
  - Participate and assist in the creation of community development activities that leave a positive impression of EB
3. Provide customer-focused service while accurately processing all customer transactions in accordance with established EB policies and procedures, as well as applicable laws and regulations. Meet and/or exceed defined standards of quality customer interactions.
4. Compliance: Understand and comply with bank policy, laws, regulations, and the bank's BSA/AML Program, as applicable to your job duties.
  - Complete compliance training and adhere to internal procedures and controls, as required.
  - Report any known violations of compliance policy, laws, or regulations.
  - Report any suspicious customer and/or account activity.
  - If applicable, ensure direct reports meet the above requirements and take action to address employee performance issues.
5. Exhibit professional behavior and promote positive working relationships. Maintain regular and predictable attendance in alignment with departmental/divisional policy.

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

#### **Required:**

- Bachelor's Degree or equivalent experience preferred
- Minimum three years experience in a retail banking environment with duties performed of a personal banker
- Prefer presently working in a personal banker role
- 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.