

## 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
  - Retail and business online banking,
  - Mobile banking
  - Mobile deposit
  - Bill pay
  - Pop money
  - ACH origination
  - Merchant services through Basys
  - Debit/ATM card
  - Gift cards/Prepaid Access Cards
  - Deposit accounts
  - Loan products
2. Manage customer bank accounts; open, close, and oversee transactions.
  - When receiving a request to close an account doing so in a professional manner to gather information on why the closing is occurring. Then facilitating a resolution if possible.
  - When opening the accounts doing so in a timely accurate manner while following procedures and minimizing any errors.
  - Gathering and producing the documentation necessary to change contact information, while reducing risk for the customer and the bank of fraudulent activity
  - Gathering necessary information to send domestic and international wires.
3. Resolve issues with banking services and accounts
  - Helping customers that call or walk into the bank with information on their current accounts while executing outstanding customer service.
  - Answer questions from customers when they receive notifications from the bank.
  - Assisting customer with failed debit card transactions/limit changes
4. Refer customers to other departments in the bank as needed and to cross-sell.
  - Loan Department
  - Electronic Banking
  - Trust Department
  - Lease Department
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
  - Adding/updating customer information into the core.

- Receive returned mail and follow Exchange Banks process to get updated and verified information from the customer
  - Change status on Dormant accounts while following Exchange Bank procedures.
  - Verifying indexing and accuracy through the Final Document Review process.
  - Reviewing reports such as but not limited to, OD Report for ODP, New Accounts/CIF, Closed Accounts, Tickler
8. Interact professionally with knowledge of current procedures with all departments of the bank.
- Core
  - Account Services
  - Electronic Banking
  - Personal Banker 2
9. Actively participating in training
- Attending the Personal banker meetings held on Thursdays
  - Complete all training as assigned: ICBA

**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.