



POSITION DESCRIPTION

POSITION TITLE: Banking Associate

EFFECTIVE DATE: 08/2022

Reports To: Branch Manager, Branch Supervisor or Assistant Manager
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Classification: Non-Ex

Supervises Directly or Through Subordinates: N/A

Function: Provide customers with high quality service by selling bank products and services and/or making appropriate referrals to other bank personnel. Work in a team environment demonstrating enthusiasm, a positive outlook, and a professional manner while maintaining confidentiality. Focused on meeting branch goals.

Duties:

- Determine customer needs to effectively sell bank products and services and make appropriate referrals. Meet branch goals for deposit growth, personal and business accounts, and Individual Retirement Accounts (IRAs). Meet enrollment goals for ancillary products.
- Accurately process customer banking transactions in teller system following bank policies for identification of customers, review of activity and appropriateness of transaction. Place deposit holds as needed.
- Exhibit and apply a thorough understanding of account title structures and their resulting impact on account ownership, access to funds, and FDIC insurance coverage.
- Maintain a basic understanding of loan, investment, and merchant products and refer customers to appropriate Bank personnel to help branch meet referral goals.
- Provide loan and deposit information regarding the structure and design of bank products including features/benefits, rates, terms, interest calculations, payment applications, balance, and statement information.
- Investigate and correct errors reported by customers; work with management to report unusual account activity.
- Open Deposit Accounts.
- Maintain branch's safe deposit box system including new rentals, access to rented boxes, payments, and maintenance.
- Accept requests to wire funds.
- Create necessary forms or submit instructions for account maintenance such as stop payments, holds, AFTs and debit cards.
- Demonstrate an understanding of the impact of federal regulations, including the Bank Secrecy Act (BSA) on daily activities and stay abreast of changes through completion of training classes.
- Exhibits an understanding of common scam and fraud situations and knows how to report internally.
- Has a full understanding to deposit compliance regulations including Regulation CC - deposit holds.

If working as Vault Teller:

- Order and ship currency through the Federal Reserve to maintain the branch's vault limits or meet customer demand.
- Transfer funds from the main vault to the drop vault and/or cash recycler to meet expected daily demand.
- Transfer currency to and from the drop vault and/or cash recycler to tellers according to cash handling standards.
- Monitor all drawer limits, including Banking Associate, Vault, Drop Vault, TCR, TCD and ATMs.
- Perform other duties as requested.

Skills and Abilities:

- Strong verbal communication skills and active listening skills are required for this position.
- Must be able to manage time effectively.

Competencies:

Must demonstrate competency by being error free, in and/or have completed the following:

Demonstrates solid customer service skills

Explains all deposit account features and benefits and can open new accounts:

1. Checking and money market accounts
2. Savings accounts and holiday clubs
3. CD, change of terms, early withdrawals
4. Pay privilege, OST, overdraft protection
5. Credit cards
6. Loan Product payments or referrals

Deposit Account Titling

Deposit Regs, contracts and disclosure

Deposit Maintenance

1. Signature Cards
2. Change of address
3. OLB and Debit Card Applications
5. Synapsys

Bank Secrecy Act and CTR

BSA CDD/ADD/EDD screens

Patriot Act requirements

Electronic Services

1. ATM-debit card processing
2. Instant issue
3. Online banking inc. istatements & bill pay
4. Mobile Banking/First Remote Capture

Cashier’s Checks & money orders

AFTS and stop payments

Scanning, indexing work

Wires

Deposit hold rules

Makes qualified referrals to FNWM/FNIS

Education:

- High School degree or GED
- Direct customer contact experience desirable;
- Sales and computer experience desirable.

RISK TYPE OVERALL RISK

Compliance Risk	Low
Operational Risk	Low to Moderate