

# **HERITAGE BANK & TRUST**

## **Job Description – Client Banker**

### **PURPOSE OF JOB**

Assist customers with account needs and provide customer service. Conduct financial transactions between customers and the Bank, manage routine customer inquiries and problems and maintain favorable customer and employee relations by performing the following duties.

### **JOB DUTIES AND RESPONSIBILITIES**

- Follow customer service procedures to ensure they are met to the highest standard consistently.
- Perform all activities related to the opening or closing of several types of time and demand deposit accounts, including certificates of deposits, regular checking accounts, etc., ensuring that applicable regulations, disclosures, policies, and procedures are observed.
- Ensure prompt, efficient, and courteous service in the renting of and granting access to safe deposit boxes and storage space by providing professional, pleasant greetings, making eye contact, smiling, and addressing the customer by name.
- Verify access authority against safe deposit contract for each access request, exercising prescribed controls. Check booth or conference room after each use.
- Accept and process payments for new boxes, renewals, drilling fees and lost key fees.
- Input safe deposit information to manual and computer system according to established procedures.
- Assist customers with drafts, balancing and reconciling their accounts at the Bank.
- Maintain favorable customer relations and cross-selling Bank services through needs identification thus ensuring the most positive and profitable relationship possible exists between the Bank and its customers.
- Receive and process checking and savings account transactions, mortgage, and retail loan payments. Process stop-payment requests and order customer check supplies. Process wire transfer requests, address changes, debit card disputes, loan payoffs, telephone transfers, etc.
- Note and verify significant information as required by Bank policy/procedure. Ensure that Bank procedures are followed when performing transactions on the teller machine and other equipment as required. Maintain favorable customer relations through proper handling of all collection and disbursement functions. Exercise discretion, judgment, and initiative regarding transaction problems and inquiries.
- Maintain adequate working funds as required by Bank policy. Verify and balance assigned cash drawer daily with minimal cash variances. Assist in reconciling errors or discrepancies for self and other tellers.
- Issue cashier's checks.
- Processing incoming mail transactions per Bank procedures.
- As needed, purchase working money supply from vault.
- Receive and answer questions on Bank transaction services and procedures, always maintaining good customer relations. Discuss routine problems related to checking and savings transactions or Bank services. Direct customers to appropriate employees for answers to only the most complex problems or inquiries. Refer tough questions to the Branch Manager, New Accounts Bankers, or Lead Client Banker.
- Count, wrap and bag coins. Count and verify currency to sell. Balance or assist in balancing the working fund. Accumulate mutilated currency to be shipped out.
- Scan work throughout the day and verify the accuracy of all customer transactions.
- Receive and answer telephone inquiries from customers and internal staff regarding

customer and bank related accounts. Assist Bank personnel with questions on the status of accounts, bank statements, charges, interest, etc., in an efficient, courteous manner providing positive employee relations.

- Maintain **confidentiality** of customer account information. Follow established policies and procedures in responding to inquiries and requests.
- Promotes the Bank's products and services; participates in Bank sponsored events, networking, and volunteer opportunities whenever possible.
- Provides service that aligns with Heritage Bank & Trust's Brand Promise: **Building community relationships with integrity and exceptional customer service.**
- Performs other tasks and projects as needed.

### **JOB REQUIREMENTS AND QUALIFICATIONS**

- High school diploma or general education degree (GED) plus specialized training in related areas.
- Approximately five years' related experience and/or training; or equivalent combination of education and experience.
- Knowledge, skill, and mental development equivalent to the completion of a high school education (in the field of general business), which includes specific courses in office practices, economics, marketing/sales, civics, and accounting/business math.
- Good verbal communication skills as evidenced by the ability to interact both face-to-face and over the telephone with customers and co-workers. Demonstrated ability to use tact, diplomacy, and a "professional" personal appearance, when dealing with customers and coworkers.
- Prior sales experience, particularly in financial services or retail setting.
- Ability to manage multiple tasks simultaneously in a demanding environment and assist at other locations as called for.
- Familiarity with local financial marketplace.

### **PHYSICAL AND MENTAL REQUIREMENTS**

Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions of the job.

- Frequently required to sit, stand, kneel, stoop or squat
- Use hands or fingers to handle or feel objects, tools, or controls.
- Reach with hands and arms.
- Talk or hear.
- Specific vision ability includes close vision, distance vision, color vision, depth perception and the ability to adjust focus.
- Occasionally lift and/or move up to twenty-five pounds.
- Ability to analyze situations logically to identify causes and draw solid conclusions.
- Ability to anticipate the consequences of a situation.
- Ability to modify one's own behavior to meet the expectations of others.
- Ability to sustain one's own emotions from interfering with responding effectively to internal and external customer's needs.
- Displays honesty and trustworthiness; has a sense of personal accountability; Maintains a moral conviction to do the right thing.