PERSONAL BANKER

Department: Downtown Memphis
FLSA Classification: Non-Exempt
Revision Date: October 2026

The Personal Banker will serve in a dual capacity within the branch, supporting customers through both teller and banker responsibilities while building strong, lasting relationships based on trust, service, and a genuine understanding of individual financial needs. This position is responsible for providing personalized guidance, identifying helpful banking solutions, and delivering a welcoming experience, while also contributing to branch growth by meeting individual and team sales goals through meaningful customer conversations and service-driven referrals. The role also includes processing everyday transactions, such as receiving and disbursing funds and maintaining accurate records of money and negotiable instruments, with efficiency, accuracy, and a friendly, customer-first approach.

Essential Functions
An effective Personal Banker is capable of providing a best-in-class branch experience in three primary areas of responsibility: service execution, sales execution, and operational excellence.

- Achieve consistent and balanced personal sales and service performance by developing new and existing relationships
- Create a daily individual plan focus on deepening customer relationships and consistent execution of service standards, customer retention, etc.
- Maintain effective partnerships with other lines of businesses to help drive more effective and profitable customer relationships
- Execute and role model the BankTennessee service standards in every customer and teammate interaction
- Ensure that proper documentation is obtained and properly completed for all solutions to minimize documentation exceptions
- Receive checks and cash for deposit, verify deposit amounts, examine checks for endorsement and negotiability, and issue negotiable items
- Perform special tasks, such as preparing cashier's checks, making cash advances, accepting loan payments, redeeming savings bonds, and scanning of daily transactions with accuracy.
- Properly complete all account maintenance activities
- Protect the bank from unnecessary risk by following procedures in all areas, including CTR, SAR, Reg CC holds, Robbery procedures, and fraud mitigation
- Execute daily operations including balancing, ordering supplies, balancing the ATM and vault, and performing branch capture procedures
- Participate in Civic/Community Activities as necessary

Competencies

- Strong analytic and critical thinking skills, with a high level of attention to detail.
- Dedication and motivation to achieving sales, service, and operational results.
- Excellent communication and interpersonal skills
    - Professional and articulate verbal communication skills, both in person and via telephone.
    - Attentive and active listening skills.
    - Strong writing skills, demonstrating clarity and accuracy in vocabulary, grammar, spelling, and punctuation in all written correspondence and documentation.
- Ability to maintain strict confidentiality and manage sensitive financial information.
- Ability to count cash and coin in a fast-paced environment, and to perform basic math calculations efficiently and accurately.
- Proven time management and organizational skills; able to effectively manage multiple priorities while maintaining a commitment to accuracy and timeliness.
- Ability to learn Bank software programs effectively and efficiently, as well as a strong working knowledge of Microsoft Word and Excel.
- Excels in a team environment, with the ability to build and maintain professional working relationships.

Required Education and Experience

- High school diploma or equivalent required.
- 1 year of sales, customer service, and cash handling experience required; banking experience preferred.

Travel

- Occasional travel to other BankTennessee facilities and non-Bank facilities for professional development opportunities, community engagement activities, and other events.

Physical Demands

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to stand or sit; kneel, stoop, or squat; use hands or fingers to handle or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to walk. The employee must occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

Work Environment

The Bank's professional working environment requires employees to communicate effectively, both verbally and in writing. Employees must demonstrate strong interpersonal skills when working closely with internal business partners and external clients. Employees may be exposed to confidential and propriety information within the working environment, therefore, must uphold confidentiality at all times. Due to the possibility of being exposed to high-risk situations (i.e. robbery), detailed instructions and procedures are required to be followed at all times to safeguard employees and customers.

This job description is a general description of the types of responsibilities that are required of an individual in this job. It is not intended to cover or contain a comprehensive listing of all duties, responsibilities or activities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

BankTennessee is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, ancestry, national origin, sex, sexual orientation, religion, age, disability, genetic information, veteran status, or any other characteristic protected by State or Federal law.