

PERSONAL BANKER

Department: Retail
FLSA Classification: Non-Exempt
Revision Date: November 2025

The Personal Banker will operate in a dual capacity within the branch, performing sales, service, and teller functions, and is expected to achieve sales and service goals through consistent behaviors and activities. This position is responsible for educating customers about our sales and service delivery options and referring the appropriate products and services to match the customer's needs. The position will also be responsible for the processing of regular transactions, such as receiving and disbursing money and keeping records of money and negotiable instruments involved in financial transactions in an efficient, friendly, and accurate manner.

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

- Ability to effectively carry out Bank customer service and sales standard processes and achieve necessary goals.
- Strong attention to detail, with a proven track record of accuracy and efficiency in handling customer transactions
- Excellent communication skills verbal and written
- Ability to maintain strict confidentiality and handle sensitive financial information
- Proven time management and organizational skills; able to effectively handle multiple priorities and adapt effectively as pace and business needs fluctuate
- Ability to effectively and efficiently learn Bank software
- Strong working knowledge of Microsoft Word, Excel, PowerPoint, and Adobe Acrobat

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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 always uphold confidentiality. 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 the Bank's employees, customers, and assets.

Travel

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

Required Education and Experience

- High school diploma or equivalent required. College education preferred
- Minimum of 1 year sales, customer service, and cash handling experience required
- Strong dedication and motivation to achieving sales, service, operational results, and exceeding expectations

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.