

PERSONAL BANKER

The Personal Banker will operate in a dual capacity within a branch, performing sales, service, and teller functions and is expected to achieve sales and service goals through consistent behaviors and activities. You will be responsible for educating customers about our sales and service delivery options and referring the appropriate products and services to match the customer's needs based upon the customer conversation. 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.

Responsibilities

An effective Personal Banker is capable of driving 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
- Perform other related duties as assigned

Qualifications

- High school diploma or equivalent required. College education preferred.
- Minimum of 1-year related customer experience and sales experience required
- Minimum of 1-year teller and/or cash handling experience preferred
- Strong dedication and motivation to achieving sales, service, operational results, and exceeding expectations
- Ability to follow stated bank customer sales and service standard processes to ensure achievement of necessary goals and customer standards
- Excellent communication skills (written and verbal)
- Attention to detail with strong record of accuracy in handling of transactions
- Comfortable using a variety of technology software products to process transactions
- Proven time management and organizational skills, ability to effectively handle multiple priorities and adapt effectively as business needs and pace changes
- Ability to travel for training, other development opportunities, and between branches, as needed

PERSONAL BANKER*(page 2)***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 accommodations 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 the Bank's employees, customers, and assets.

Acknowledgement

Employee Signature**Date**

The above is intended to describe the general content of and requirements for the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities, or requirements. The principal duties and responsibilities enumerated are all essential job functions except for those that begin with the word "May".

This job description is intended to describe the normal level of work required by the person performing the work. The principle duties outlined are the essential responsibilities and duties. Other duties may be assigned as needs arise. Job requirements and/or processes may be modified to reasonably accommodate persons with a disability as required by law.

This description is not intended as a contract and is subject to change. Any written contractual agreements supersede this job description.