

Title: Relationship Banker I Job Description

Document Type: Job Descriptions

Department: Retail, Human Resources Version: 1

Affected Departments: Human Resources

Reports To: Financial Center Manager Supervises: Non

EEO-1 Job Group: Administrative Support FLSA Status: Non-Exempt

Last Approved Date 01/01/2017 **Next Review Date:**

SUMMARY

This position will serve as the single point of contact for customers. This individual will be responsible for connecting with customers in order to understand how best to match their needs with First United Bank products and services, as well as mentoring employees to do the same. Responsible for all customer service duties, sales, and relationship management while reaching or exceeding established goals. They will master First United Bank's delivery process and product knowledge to develop customer relationships by performing the following essential duties.

MAJOR DUTIES AND RESPONSIBILITIES (ESSENTIAL FUNCTIONS)

1. Maintains a basic knowledge of all First United Bank products, services, procedures, policies and appropriate regulatory issues relating to daily job functions including but not limited to: Bank Secrecy Act; Privacy; Fair Lending; Regulation E; deposit, transaction and loan accounts.
2. Follows proper procedures accurately and efficiently for all customer-servicing activities performed.
3. Retains existing customers and develop new customer relationships.
4. Serves as customers' single point of contact on all First United Bank products and services.
5. Consistently meets and often exceeds performance goals and actively participate in all sales campaigns; promote new products and services and educate customers and peers within the bank.
6. Participates in all meetings, banks functions, and customer appreciation/community events as requested or assigned by supervisor.
7. Consistently meet customer service expectations by offering excellent service, including greeting customers, smiling, using their name and building rapport with customers designed to generate customer loyalty.
8. Identifies and match customer product needs with First United Bank products and services by interviewing customers and discussing their financial needs including making referrals to other staff members and departments to ensure customer needs are met.

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9. Opens new accounts, certificates of deposit, and all other ancillary products offered by the bank; answers customer questions, provides account opening information, and ensures that proper paperwork is completed and entered on the computer system.
10. Assist customers with routine questions and requests: balance inquiries, temporary statements, check copies, stop payments, holds, online banking, ACH, automatic funds transfer, direct deposit, wire processing, coin processing, notary services, and privacy.
11. Serves customers by processing a variety of transactions quickly with minimal or no errors according to established First United Bank policies and procedures; including but not limited to: accepting checks for cash and deposit; money orders, savings bonds, traveler's checks, cashier's checks, accepting and processing payments for loans and other services.
12. Maintains appropriate drawer limits, perform cash verifications and vault duties.
13. Verifies all transactions, places holds as appropriate and proves cash drawer upon completion of assigned shift to ensure compliance with First United Bank standards policies. Seeks assistance as needed to resolve proof discrepancies.
14. Proactively resolve customer complaints, problems, or other issues.
15. Reviews and resolves account issues listed in insufficient and exception reports on daily basis: assists customers with account charge-off repayment plans.
16. Performs security functions by opening and closing bank and vault, and ensuring overall safety and security of bank grounds.
17. Masters the *Primary Purpose* and *Essential duties* of the Relationship Banker I position.

ADDITIONAL DUTIES AND RESONSIBILITIES

- Completes all required compliance exams on a yearly basis.

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- Adherence to all First United Policies and Procedures.
- Dresses professionally.
- Other duties as assigned by manager.

EMPLOYEE SPECIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and Work Experience

- High School Diploma strongly preferred. Some college is strongly preferred.
- One year of retail experience is preferred.
- Cash handling experience is preferred.

Technical/Functional Competencies

- Superior customer service skills required.
- Basic mathematics to solve problems.
- Requires being exact or highly accurate with daily work.
- Ability to effectively read, write, and verbally communicate with customers and co-workers.
- Ability to manage time effectively and work independently, without close supervisor.
- Ability to use good judgment and exercise decision-making skills.
- Critical Thinking – requires logic and reasoning to identify solutions, conclusions or approaches to problems.
- Ability to multi-task.
- Maintain a professional attitude and appearance.
- Behave ethically while at work or outside your work environment.
- Active Listening – Actively looking for ways to assist customers. Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate.

NOTE: This job description is not intended to be all-inclusive. Employee may perform other related duties as assigned by supervisor to meet the ongoing needs of the organization.