

Job Description

Job Title	Community Banking Officer	Job No.	E-05-2
Division	Community Banking	Effective Date	January 1, 1997
Department	Community Office	Current Revision	October 1, 2009
Unit		Approvals	DAB, TKS, RHS, DGM

Job Reporting Relationships

Supervised by: Community Office Manager, Assistant Community Office Manager

Supervises: Customer Service Supervisor, Teller Services Representatives II, I

Basic Qualifications

General: Positions assigned to the Associate I classifications will have successfully completed significant internal technical training. Associate I(s) are technical team leaders both within their units and in cross-functional teams and are expected to appreciate and understand industry changes and key business strategy.

Education/Training: Education beyond a high school diploma or equivalent preferred; specialized banking education and training.

Skill(s): Proficient reading, writing, grammar and mathematical skills; proficient interpersonal relations, communicative and sales skills; a working knowledge of bank operating policies and procedures which impact consumer services; a thorough knowledge of the features and benefits of all bank consumer products and services; moderate lending authority; and regular and predictable attendance is required.

Experience: A minimum of three (3) years' experience in related positions normally required.

General Responsibilities

Responsible for providing a broad range of consumer services to customers of the assigned Community Office; achieving customer service goals as established in the Community Office's annual operating plan; complying with operating policies and procedures established for the consumer services function; communicating with appropriate personnel; responding to inquiries or requests for information; maintaining appropriate records and providing assigned reports.

Essential Duties

1. Provides a broad range of consumer services to customers of the Community Office as follows:
 - a. Jointly establishes quantitative customer service and sales objectives, with assigned supervisor, on an annual basis; this activity to be integrated with the office's annual marketing/sales plan.

- b. Solicits new business from present and prospective customers; maintains ongoing business relationships with present customers in order to take advantage of additional cross-selling opportunities.
 - c. Provides sales and customer service information on a timely basis in order that this information may be included as part of regular sales and customer service performance reports.
 - d. Monitors individual sales and customer service performance versus objectives; discusses performance with appropriate supervisor on a frequent basis.
 - e. Serves as a member of the office sales team, e.g., Community Office Manager, Customer Service Supervisor, etc.
 - f. Maintains a thorough knowledge of the features and benefits of all bank consumer products and services in order to ascertain customer needs and to sell in conjunction with these needs.
 - g. Provides direct service to customers of the bank with respect to deposit, loan, and other miscellaneous products and services; approves or rejects loan applications within individual lending authority.
 - h. Assists customers in obtaining specialized services from other bank departments as necessary; provides help to customers with specific inquiries or service problems.
2. Supervises the Customer Service Supervisor in an assigned community office in order to meet the financial services needs of customers in the assigned community market area as follows:
 - a. Insures that the community office is properly staffed and that the staff is trained to meet customer service needs as well as sales objectives.
 - b. Makes certain that the books and procedures are performed in accordance with established bank policies and procedures.
 - c. Makes certain that all customer service personnel are adequately trained both with respect to product knowledge and selling techniques.
 - d. Insures that all sales and customer service reporting information is provided on a timely basis.
 - e. Actively participates in the community in a manner that reflects favorably on the bank.
 3. Jointly establishes annual quantitative customer service and sales objectives with assigned supervisor; this activity to be integrated with the Community Office's annual operating plan.
 4. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment that is free of sexual harassment and other forms of illegal discriminatory behavior in the work place.
 5. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and

- soundness and the bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Equal Credit Opportunity Act, etc.
6. Complies with established operating policies and procedures in order to maintain adequate controls and to support the bank's adherence to outside regulatory requirements.
 7. Cooperates with, participates in, and supports the adherence to the Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) policies and procedures, including the following:
 - a. Attend annual training reviewing the regulatory requirements of the BSA and the Bank's internal BSA compliance and AML policies and procedures, as well as understanding the following terms related to the BSA/AML
 1. Office of Foreign Asset Control (OFAC)
 2. Suspicious Activity Report (SAR)
 3. Currency Transaction Report (CTR)
 4. Customer Identification Program (CIP)
 5. Identification of the Bank's Secrecy Officer
 - b. Apply due diligence to be able to make an informed decision about the suspicious nature of a particular transaction and whether to file a Suspicious Activity Report (SAR).
 8. Communicates with management and staff personnel in order to integrate goals and activities.
 9. Responds to inquiries relating to his/her particular area, or to requests from other bank personnel, customers, etc. within given time frames and within established policy.
 10. Maintains appropriate records and provides assigned reports.

Ancillary Duties

1. Actively participates in the community in a manner that reflects favorably on the bank.
2. Performs multiple tasks, duties, and jobs throughout the division, department, or unit in a way that permits the Community Banking Officer to be assigned to various activities, depending upon the characteristics and volume of the work.

Job Location

Assigned Community Office

Equipment/Machines

1. Telephone
2. PC
3. Printer

4. Computer Keyboard
5. Calculator