

**TITLE:** Personal Banker  
**REPORTS TO:** Branch Manager  
**CLASSIFICATION:** Non- Exempt  
**LOCATION:** Homewood Office  
**DATE:** September 14, 2022

## **JOB DESCRIPTION**

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**Summary/Objective:** The Personal Banker is focused on proactively identifying and meeting the financial needs of customers or prospects. The Personal Banker maintains a sales focus by acquiring new relationships and/or deepening current customer relationships through a variety of activities. These activities include lobby management, attending community events, and teleconsulting. A Personal Banker is accountable for doing the right thing for customers and ensure that their behaviors and actions drive a positive customer experience.

### **Essential Functions:**

- Focus on enhancing and deepening the relationship with current customer base and engaging in outside sales activities to meet branch and Company goals.
- Open new deposit accounts for customers.
- Maintain a position of trust and responsibility by keeping all customer, employee and Company business confidential.
- Create customer loyalty and grow customers' new or established banking relationship through a positive customer experience.
- Manage risk through adherence to all procedures, using sound judgement within established limits.
- Promote excellent customer service with friendly, helpful attitude and professionalism.
- Resolve customer issues accurately and with confidence; provide timely correspondence.
- Provide guidance to CSR's with respect to the sales and referral process
- Refer customers to appropriate branch personnel when appropriate.
- Reach out to potential customers to generate new business.
- Active involvement with community groups and organizations to establish and grow local relationships
- Actively listen to, research and present financial products and services to existing and prospective customers.
- Accept Visa Credit Card, Debit Card and Money Mate applications.
- Compliance with all government regulations including the Bank Secrecy Act and related regulations.

### **Competencies**

- Ethical Practice – Being in accordance with the rules or standards for right conduct or practice; following processes, procedures, policies, laws and regulations that govern the Bank; moral uprightness; honesty
- Integrity –
  - Behavioral: Doing the right thing; acknowledge mistakes and demonstrate accountability for actions;
  - Job based: Ensuring accurate data throughout the organization
- Communication –
  - Delivering Messages: Ability to deliver clear and accurate messages across a variety of mediums to audiences of all sizes and backgrounds. Ensures that the delivered message is clear and understood by the listener
  - Listening: Understands information provided by others. Listens actively and to others' views and concerns. Seeks further information to clarify ambiguity.
- Teamwork – Positively, respectfully and openly participates in the collaborative effort of a group to

achieve a common goal. Be committed to building an encouraging, caring, and supportive environment. Provide mutual support; be open minded to other's suggestions and contributions.

### **Physical Demands**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is occasionally required to stand, walk, sit, use hands to finger, handle, or feel objects, tools or controls, reach with hands and arms, climb stairs, talk to hear. The employee must occasionally lift or move office products and supplies, up to 20 pounds.

### **Position Type**

This is a full-time position. Business hours of operation and scheduled workdays which will include Saturdays.

### **Travel**

- As required

### **Required Education and Experience**

- High School diploma, GED or equivalent required.
- 1-3 years related professional experience (personal banker, teller, customer service representative) required.
- Experience in opening new accounts or completion of new account training is preferred.

### **AAP/EEO Statement**

First Federal Savings of Lorain is an Equal Opportunity Employer-M/F/Disabled/Vet

### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.