

**TITLE:** CUSTOMER SERVICE REPRESENTATIVE  
**REPORTS TO:** ASSISTANT BRANCH MANAGER  
**CLASSIFICATION:** NON-EXEMPT  
**LOCATION:** Main Office  
**DATE:** March 21, 2023

## **JOB DESCRIPTION**

---

### **Summary/Objective**

Customer Service Representatives are responsible for the accurate and efficient handling of financial transactions between the customers and the Association. This position also requires answering routine inquiries, problem solving and performing duties that are supportive of the Branch operation.

### **Essential Functions:**

- Provide friendly, efficient and prompt service to customers.
- Accept deposits and withdrawals, verifying cash and endorsements, giving customers their receipts, posting all transactions on the on-line terminal.
- Cashing checks ensuring that First Federal's check cashing policy has been followed.
- Accepting loan, VISA, collection accounts, utility bills, and tax payments.
- Issuing money orders and processes the redemption of U S Savings Bonds.
- Verify mail payments and night deposits.
- Maintain a general knowledge of all First Federal and its affiliates' products and services to identify and recommend additional opportunities as appropriate.
- Answer customer's questions and resolve routine problems. If unable to help, refer customer inquiries to appropriate department or personnel.
- Educate customers on options to manage their financial transactions by utilizing technology, tools and resources.
- Daily balancing of the CSR window; locating and reconciling outages.
- Assist with the marketing of bank products and services to new and existing customers.
- Ensure compliance with all financial policies, procedures and regulatory requirements;
  - Be aware and follow security procedures for both the CSR window and Branch.
- Demonstrates sound judgment within established limits.
- Maintain a position of trust and responsibility by keeping all customer, employee and Company business confidential.
- Successful completion of approved training and compliance testing.
- 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 include Saturdays.

### **Travel**

- Travel is primarily local during the business day (up to 30 miles).

### **Required Education and Experience**

- High School degree or GED required.
- Minimum of 1 year cash handling experience preferred.
- Strong listening and customer service skills.
- Ability to problem-solve and provide solutions.

### **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.