

TITLE:	CUSTOMER SERVICE REPRESENTATIVE
REPORTS TO:	ASSISTANT BRANCH MANAGER
CLASSIFICATION:	NON-EXEMPT
LOCATION:	MAIN BRANCH
DATE:	09/12/2025

JOB DESCRIPTION

Summary/Objective

Customer Service Representatives are responsible for the accurate and efficient handling of financial transactions between the customers and the Financial Institution. 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, and posting all transactions on the online terminal.
- Cashing checks, ensuring that First Federal's check-cashing policy has been followed.
- Accepting loans, VISA, collection accounts, and tax payments.
- Issuing money orders and processing the redemption of U S Savings Bonds.
- Verify and process 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 customers' questions and resolve routine problems. If unable to help, refer customer inquiries to the appropriate department or personnel.
- Educate customers on options to manage their financial transactions by utilizing technology, tools, and resources.
- Daily balancing of the CSR drawer and assisting with vault; 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 the 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 proper 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 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 accepting to other's suggestions and contributions.

Physical Demands

The physical demands described here are representative of those that an employee must meet to perform the essential functions of this job successfully.

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; and 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).

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.