



Personal Banker Job Description

Department: Main Office Retail
Reports to: Retail Branch Manager
Supervises: None
Summary: Provides custom financial services to customers with specific banking needs.

Alternate Job Title/Responsibility: Personal Banker - Consumer Lender

Job Requirements:

- Associate's degree: bachelor's degree in business, finance or related field preferred.
- One to two years of experience in an office or business setting
- Satisfactory completion of an in-house training program or other approved training program
- Good communication and interpersonal skills as well as excellent sales skills
- Good knowledge of all retail financial institution products and services.
- Flexibility in working situations.

Specific Job Functions:

- Assists Customers in selecting the products and services that best meet their needs and goals. Cross-sells other bank products to new/existing customers.
- Assists business customers in selecting the products and services that best meet their business needs. Cross-sells other bank products to new/existing business customers.
- Performs all daily personal banking tasks, including, but not limited to, opening accounts, closing accounts, account maintenance, and ordering checks. Issues ATM/Check Cards and instructs customers of proper use.
- Ability to interview loan applicants, take consumer loan applications and begin initial underwriting.
- Provides account advice, including account resolution suggestions and other information to assigned customers as needed.
- Provides customers with account information and updates as requested.
- Understands and can apply fundamentals of consumer credit, the five "C's" of consumer credit with an understanding of consumer debt-to-income ratios.

- Meets with and assists potential customers and handles the details to establish new accounts, prepare loan documents, debits, and other paperwork necessary to complete customer account files.
- Works with Loan Department personnel to resolve delinquent payment issues, credit problems and related situations.
- Meets with and assists potential customers and handles the details to establish new accounts, prepare loan documents, debits, and other paperwork necessary to complete customer account files.
- Assists other team members in waiting on customers, answering telephones and performing other duties as necessary.

Inquiries can be made to:

Maxine Peaks, HR Mgr. or Lee Garrett, EVP- Senior Lending Officer at 770-207-3000.
Inquiries can also be sent to the following email addresses:

maxine.peaks@libertyfirst.us

lee.garrett@libertyfirst.us