



Newton Federal Bank, a \$292 million community bank located in Covington, Georgia has an immediate opening for a Customer Service Representative II.

Qualified candidates should submit resumes to jaynlawson@newtonfederal.com with "Customer Service Representative II" in the subject line.

Newton Federal Bank is an equal opportunity employer. It affords equal employment opportunity to all individuals, regardless of age, race, color, religion, gender, national origin, sexual orientation, gender identity, genetic information, veteran status or disability.

PURPOSE/POSITION SUMMARY:

Responsible for maintaining a strong sales culture at the branch level. Opens new accounts, maintains existing accounts, identifies customer needs and cross sells bank products and services. Provides quality customer service to further customer relations. Responds courteously to customer inquiries; prepares correspondence and receives incoming telephone calls.

RESPONSIBILITIES:

Responsible for maintaining a strong sales culture at the branch level.

- Continuously seeks to identify customer needs and actively cross-sells the appropriate bank products and services to customers.
- Proactively prospects for new business in order to meet branch sales goals.
- Ensures that customers are referred to appropriate bank personnel if the CSR cannot handle the request; i.e. loan products and requests.
- Supports and is a champion of the sales initiatives for new products and services.
- May accompany Branch Sales Managers on outside sales calls to new and existing customers.
- Assists in answering the telephone and transferring calls to the appropriate personnel.

Continuously seeks to provide a high level of customer service.

- Meets, greets, and consistently provides prompt, professional, and outstanding service to every customer in order to build rapport and repeat business.
- Becomes familiar with the branch's customers and personalizes the service to the individual customer.
- Takes initiative to solve customer inquiries, address concerns, and quote products and rates.

Provides a complete range of customer services at the bank.

- Establishes new personal and business checking and savings accounts; attends to accounts consistent with designated procedures.
- Ensures that all required documentation and identification information has been received prior to opening new accounts.
- Orders customer checks and deposit slips as needed; reviews order dates to ensure timely delivery.
- Responds to customer inquiries concerning respective demand deposit and saving accounts; transfers funds from one account to another and provides customer with assistance in balancing various accounts upon request.
- Ascertains credit worthiness of deposit applications pursuant to designated procedures.
- Prepares and maintains account paperwork, including signature cards, check orders, transfers, CIP Risk Profiles and other required documentation.

Accurately performs transaction activities on Individual Retirement Accounts (IRA) and Certificates of Deposit (CD) consistent with established procedures.

- Issues and redeems certificates of deposit.
- Assists customers with IRA Application processes including creating an IRA plan and Beneficiary and RMD setups.
- Issues and redeems IRA certificates.
- Complies with IRA procedures set in place and properly maintains IRA files.
- Assists customers with IRA Transfers and/or Rollovers corresponding with other financial institutions to accurately complete processes.
- Assesses penalties on CD withdrawals.

Accurately performs transaction activities on safe deposit boxes consistent with established procedures.

- Conducts rental of safe deposit boxes.
- Ensures that safe deposit boxes are properly maintained.
- Admits safe deposit renters into vault consistent with established procedures.

Trains and provides guidance and expertise to first level Customer Service Representatives to meet customer needs.

May work as a teller or perform other branch functions, as needed.

- Stays informed of legal and regulatory changes and complies with all laws, regulations, and adheres to established internal controls and procedures when performing job duties.

Performs other duties as assigned by the manager.

MINIMUM JOB REQUIREMENTS:

- High school graduate or equivalent.
- Three or more years of Customer Service Representative/Personal Banker experience in a financial institution.
- Working knowledge of Traditional, ROTH, and Beneficiary IRAs; to include Contributions, Distributions, Rollovers/Transfers, and Conversions, along with a general understanding of applicable IRA regulations.
- PC proficiency using Microsoft Office; proven expertise in the operation of calculator and other general office equipment.
- Ability to perform account, investment, loan and credit transactions.
- Requires the ability to work with minimum supervision and to maintain strict confidentiality.
- Must have excellent interpersonal, organizational, planning, problem resolution, and verbal communication skills.
- Strong customer service orientation.
- Problem resolution and organization skills.
- Thorough knowledge of bank products and services.
- Successful completion of CSR training and any other compliance training deemed necessary by the Bank.
- Maintains adequate knowledge level of all applicable banking laws and regulations.