



## Personal Banker/Consumer Lender Job Description

Department: Main Office Retail  
Reports to: Retail Branch Manager  
Supervises: None  
Summary: Generalist Consumer Lending Officer that provides custom financial services to customers with specific banking needs.

### Job Requirements:

- Associate's degree: bachelor's degree in business, finance or related field preferred.
- One to two years of banking, lending, or mortgage lending experience.
- Satisfactory completion of an in-house training program or other approved training program.
- Supervisory experience.
- 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:

- Ability to interview loan applicants, take consumer loan applications and begin initial underwriting.
- Knowledge and capability to take TRID/Consumer home and land loan applications and follow through to a loan closing with duties to include completion of Loan Estimate and Closing Disclosure.
- Understands and can apply fundamentals of consumer credit, the five "C's" of consumer credit with an understanding of consumer debt-to-income ratios.
- 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.
- Provides account advice, including account resolution suggestions and other information to assigned customers as needed.

- Provides customers with account information and updates as requested.
- 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:

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