

POSITION DESCRIPTION

POSITION TITLE: Banking Specialist
LOCATION: Fayetteville, GA

POSITION SUMMARY:

The Banking Specialist is responsible for providing an exceptional in-branch customer experience by handling every customer need from sales to service. The Banking Specialist will provide solutions based on customer needs and how they like to conduct their banking. Ensure the client feels welcome and provide them with a one stop experience in processing transactions and fulfilling their banking needs. Time spent in various aspects of this role will vary depending upon branch traffic and needs and the role of other teammates in the branch. Proportion of time spent on each will vary day to day.

Establish new banking relationships with clients ensuring they are offered all the products and services that are appropriate given their financial needs. Retain and deepen existing client relationships through a needs based selling approach and delivering exceptional client experience. Provide account servicing and maintenance, and assist with problem resolution for clients in accordance with all established procedures and regulations. Process transactions accurately, assist with operational activities and responsibilities, and maintain flexibility between performing teller and sales related transactions. Encourage clients to use self-service banking solutions including, ATMs, on-line, and mobile banking to enhance their service experience

To be successful, this position is responsible for performing all types of Retail Bank customer transactions, and utilize strong and effective customer service skills, build customer loyalty through exceptional customer service and attention to detail.

ESSENTIAL DUTIES & RESPONSIBILITIES:

1. The ability to effectively and efficiently process all types of routine customer transactions. Develop skills for complex transaction such as CDs, IRAs, consumer loans and/or FDIC insurance guidelines.
2. Successfully balance all cash activities with minimal outages.
3. Provide a high degree of professionalism and customer service. Maintain customer loyalty through courteous and friendly service, including addressing customers by name.
4. Strong research and problem resolution skills with the ability to research and respond to all types of customer inquiries, errors and outages that occur.
5. A strong attention to detail and the ability to remain calm, effective and efficient while adapting fluctuating volumes, and workloads in sometimes stressful situations and clients.

6. Begin to develop the skills and system's knowledge related to consumer lending.
7. Work as a role model and mentor to fellow employees and display a quality and efficient in his/her performance.
8. Maintain a strong understanding of all front-line customer service related services, procedures, policies, guidelines, and keeps knowledge of the regulatory requirements relating to his/her position.
9. Demonstrates ability to interact confidently with clients and able to identify, evaluate and resolve client financial needs.
10. Cash handling and/or payment transaction experience in a medium to high volume environment with established processing procedures and controls.
11. Possesses skill, ability and aptitude to deliver industry-leading service, perform routine customer maintenance requests, problem resolution and basic sales functions as well as basic teller transactions.
12. Commit to advancing knowledge of sales techniques and product knowledge to better serve personal and business customers.
13. Commit to meeting and exceeding customer service and branch sales goals by offering and selling products and services and developing, expanding and retaining relationships.
14. Consistently follows defined procedures for bank operations and client service behaviors that contribute to delivering an extraordinary client interaction.
15. Promote a team environment and provide ongoing contributions for the benefit of the team and the bank.
16. Complies with all information requests from auditing, finance and the human resource departments in order to insure compliance with laws and company policy.

QUALIFICATION:

1. High School Diploma or GED required; post-High School education required.
2. Minimum: 4 years successful Teller and/or Bank Customer service experience preferred
3. Must be able to successfully complete all aspects of the Teller and Platforms training program.

Other:

- Proficient in basic computing skills with MS Office®.
- Ability to work Saturdays and extended hours as necessary.
- Strong attention to detail, ability to work in varying and sometimes stressful situations, mathematical aptitude, proficient keyboard skills, good basic mathematical skills, strong work ethic, self-motivation and knowledge of MS Windows® based applications.
- Demonstrates strong customer service and communication skills with the ability to work with various types of customers both internal and external.



EQUAL EMPLOYMENT OPPORTUNITY STATEMENT OF POLICY:

SouthCrest Bank is an equal opportunity employer committed to diversity in the workplace. It is the policy of the Bank to provide equal employment and advancement opportunities to all qualified individuals. The Bank does not discriminate against any qualified employee or applicant on the basis of race, color, sex, religion, national origin, disabled or veteran status.

Send Resume to jane.prescott@southcrestbank.com