



PERSONAL BANKER

Location: Lake Oconee, Greensboro, GA

Overview:

The Personal Banker will assist our customers in managing their bank accounts and finances. Personal Bankers are responsible for building long-term relationships with clients and cross selling the Bank's products and services. Personal bankers should be excellent communicators with solid knowledge of banking processes, products, as well as banking laws. Customer service, problem solving, and sales skills are important to success in this position.

Responsibilities:

Facilitate Opening of New Deposit and Loan Accounts, Including:

- Ask probing, relationship-building questions prior to recommending new products
- Recommend appropriate products at the point of sale and for future follow up
- Assist customers in preparing new account or loan applications as needed
- Accurately and timely input of data into the core processing system to include proper identification and verification of information according to established procedures (eFunds, CARS, OFAC, etc.)
- Assist with enrollment process for electronic services including Internet Banking and E-Statements
- Provide all proper disclosures and new account documentation to customer

Grow Core Deposits and Expand Customer Relationships:

- Make outbound calls to new and existing customers as well as prospects from referrals
- Determine appropriate follow up schedule with customers according to needs identified
- Refer products and services beyond the normal scope of duties to other lines of business
- Attend and contribute to sales and departmental meetings
- Attend ongoing sales, product, service, operational and regulatory training

Routine Follow up Tasks and in Person Customer Service Requests, Including:

- Daily and timely input of payment decisions into the core processing system
- Resolution support of errors, disputes, fraud, and all general banking inquiries
- Provide notary services as applicable
- Facilitate transactions such as online posting, wire transfers and ordering checks
- Perform IRA maintenance transactions as needed
- Provide back up for other departments as needed
- General office administration including, but not limited to answering incoming calls, greeting/directing customers, processing/sorting mail, etc.

General Banking Tasks:

- Maintenance of accurate safe deposit box records
- Balance inventory items such as gift cards
- Track opening and closing of the vault
- Report any suspicious activities through the proper channels and per Bank/regulatory policies

Compliance:



- Ensure compliance with all applicable state and federal banking laws & regulations
- Maintain confidentiality of all customer files and proprietary (physical, electronic, intellectual) Bank property
- Satisfactorily complete all required Bank Secrecy Act/Anti-Money Laundering/OFAC compliance training and complies with all regulations which apply within the scope of the position
- Satisfactorily perform all the required duties of the position and meet the performance standards of the position based on metrics for measurement of performance that are specified

Key Results Areas:

- Successful sales of new deposit and credit products
- Core deposit growth in accordance with Bank goals through cross selling and other initiatives
- Satisfactory service and maintenance of new and existing customer relationships
- Satisfactory compliance with all internal and external operating procedures, laws, and regulations

Experience & Education:

Minimum of 3 years of experience in retail banking in roles such as personal banker, customer/platform services, universal banker, or advanced/lead teller. Management and/or sales experience highly preferred. Bachelor's degree preferred, high school diploma or equivalent required.

Required Knowledge, Skills, Abilities:

Familiarity with banking software, banking operations and other technology is vital for success in this position. A customer centric approach to this position is essential for success; this applies to both internal and external customers.

Other Requirements:

Satisfactorily complete all required compliance training and compliance with all laws and regulations that apply based on the scope of this position.

Interpersonal Skills:

Courtesy, tact, and diplomacy are essential elements of the job. Work involves personal contact with others inside and/or outside the organization, generally regarding routine matters for purposes of giving and obtaining information, as well as advising or referring, which commonly require shorter discussions.

Physical Requirements:

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 25 lbs. Must be capable of climbing/descending stairs in an emergency. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on a computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours whenever required or requested by management. Must be capable of regular, reliable, and timely attendance.

Working Conditions:

Must be able to routinely perform work indoors in climate-controlled shared work environment with moderate noise.

Mental and/or Emotional Requirements:



Must be able to perform job functions independently and with limited supervision. Must work effectively as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be able to perform basic financial calculations with accuracy. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under stress of deadline, requirements for extreme accuracy and quality and/or fast pace. Must be capable of exercising highest level of discretion on confidential matters.

Scope:

The information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This job description is not a contract and should not be construed as a guarantee of employment for any specific period of time.

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