



ASSOCIATE PERSONAL BANKER

JOB DESCRIPTION

JOB SUMMARY:

The Associate Personal Banker is responsible for assisting customers with a variety of banking needs, as well as the sale of additional bank products and services to current and prospective clients. Knowledgeable about banking products and processes, motivated and goal-oriented, and has an outgoing, warm, and friendly personality.

ESSENTIAL FUNCTIONS:

- Maintain knowledge of and ensure compliance with:
 - Bank Secrecy Act and CIP regulations
 - Reg CC
 - All other regulatory, security and bank policies and procedures
- Understand and to be able to clearly explain the products and services offered by the bank, such as:
 - Checking and savings accounts
 - Certificates of deposits
 - Money Market accounts
 - All types of retirement accounts
- Performs all Teller functions with no assistance.
- Prepares and maintains account paperwork, including signature cards, check orders, transfers and service charges.
- Submits account documentation to Deposit Operations within 24 hour of the account opening or account maintenance.
- Knowledge of loan products and services and to whom to refer the customer.
- Provides efficient and courteous customer service, cross-marketing products and services to generate new business for the financial institution when appropriate.
- Outbound sales; calling customers, from system generated reports or prospect visits.
- Communicate well with customers and employees.
- Greet customers as they come into the bank, introduce yourself, stand, use customer's name, direct them to the appropriate colleague or department.
- Professional appearance and mannerism.

- Courteous and cheerful disposition, capable of handling situations concerning irate customers.
- Be available to travel to any MSB location as requested.

ADDITIONAL RESPONSIBILITIES:

- Personal Banker is responsible for dual control functions in opening Safe Deposit Vault, Main Vault.
- Answer incoming Retail telephone queue calls and respond to voice mail messages and emails. Transfer calls to appropriate person/department as requested.
- Research and solve customer issues.

QUALIFICATIONS:

- High School or equivalent diploma
- Previous Personal Banker experience preferred, but not required
- Self-motivated and determined in meeting goals
- Strong interpersonal communication skills, ability to build rapport within the community
- Problem solving skills, with a customer service focus
- Knowledge of banking practices and regulations

PHYSICAL/WORK CONDITIONS:

The physical demands and work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee will regularly lift and/or move up to 20 pounds. The employee will regularly sit; stand; walk; talk; hear; use hands and fingers to handle or feel; and reach with hands and arms. Special vision requirements include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate.

COMPANY CULTURE:

All employees at MSB are expected to contribute toward a culture of disciplined execution, demonstrating key attributes of Skills, Drive and Humility in all aspects of their work. Balanced and persistent demonstration of these attributes in the workplace will support successful performance of quality work within deadlines, with or without supervision, and professional interaction with other employees, customers and suppliers. All staff members are expected to work effectively as a team contributor, communicating and coordinating work efforts with other employees and organizations as appropriate.