

# Chain Bridge Bank



## **Chain Bridge Bank, N.A. Personal Banker – Branch Main Office Job Description**

**Job Title:** Personal Banker

**Start Date:** Immediately

**Direct Reports:** Branch Manager

**FLSA Status:** Non-Exempt

**Job Description:** A Personal Banker is responsible for opening new accounts, servicing existing accounts, cross selling bank products and services, acquiring new business, assisting the teller line as needed and providing quality customer service to further customer relations, and other duties as assigned.

Essential Functions: The role of Personal Banker is to be the initial sales and service contact for new and existing clients.

- Performs customer servicing duties: greets customers/prospects in the lobby, on the phone and through email, researches customer inquiries, orders checks and/or debit cards, returns phone calls, accepts and forwards wires, and other customer originating servicing needs with the intent of enhancing customer retention and exploring additional sales opportunities.
- Maintains a working knowledge of the complete line of products and services offered; takes responsibility to keep up to date and request assistance for further development needs.
- Researches and answers customer inquiries and requests regarding accounts, products, rates and services.
- Uses a needs-based questioning strategy to determine customer needs, makes recommendation and sells appropriate products to customers (both consumer and business).
- Opens and processes new accounts, including checking, savings and certificates of deposit, money markets, credit cards and IRA's (both consumer and business).
- Cross-sells the Bank's services and products.
- Attend business events and bank functions in order to promote the Bank.
- Drafts written communications to customers and others independently.
- Assists in answering the telephone and transferring calls to the appropriate personnel.
- Assists in balancing ATM, vault, and branch, as required. Runs a teller window, as needed.

Required Education, Experience, and Skills:

- High school diploma, GED or Equivalent Certification. College degree preferred.
- 2+ year's sales, customer service and cash handling experience.
- Excellent verbal and written communication skills.
- High level of interpersonal skills to represent the Bank in a positive way in dealing with customers and other employees both verbally and in writing.
- Experience working in a fast-paced environment where multi-tasking and prioritization of work is critical.
- Attention to detail, client responsiveness and timely completion of assigned tasks is required.
- Good mathematical and reasoning skills.
- Working knowledge of Microsoft Word and Excel.

Equipment Used:

- Computer
- Telephone
- Fax machine
- Ten-key calculator
- Photocopier

Physical Demands:

- Ability to move about, i.e. stoop, reach, stand and walk.
- Ability to lift and carry up to 30 pounds of coins and office supplies.

Additional Responsibilities:

- Performs other duties, as assigned.

**COMPLIANCE:**

**It is expected that each employee:**

- Abides by current laws and organizational policies and procedures designed and implemented to promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the work place.
- Cooperates with, participates in and supports the adherence to all internal policies, procedures and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements.
- Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.

*It is understood that complying with all applicable safety and soundness and consumer compliance laws and regulations, taking the annually required consumer compliance courses, and adhering to the policies and procedures that facilitate compliance will all be factors considered when evaluating individual performance. Individual performance is rewarded in annual salary adjustments.*

*Bank compliance with laws and regulations is a factor considered in the calculation of incentive compensation. The ratings that the Bank receives from its regulators and its auditors are factored into the annual incentive compensation calculation. Your adherence to these laws and regulations and the policies and procedures that support them directly affect the Bank's compliance. Annual incentive compensation rewards team performance. An employee will not be eligible for incentive compensation unless he/she takes the consumer compliance courses required of all employees and all the required consumer compliance courses for his/her job description or job responsibilities by the end of each calendar year. All required consumer compliance courses for the applicable year will be outlined in the Compliance Management Program posted on the intranet.*