

Position Title: Retail Banker

Category: Non-Exempt

Reporting Responsibility: Reports directly to the Branch Manager

Position Summary:

Provide superior service to customers while working to meet their financial needs through a variety of retail banking functions. An individual in the Retail Banker role will focus on mastering and applying skills needed for effectively managing customer relationships and providing retail banking services. This individual is motivated to actively grow the branches deposit business. This role supports branch success by delivering exceptional customer service and providing flexible support to teammates as needs arise.

Essential Functions:

Private Banking Services:

- Provide personalized banking services, focusing on tailored financial solutions that meet the client's unique needs.
- Manage banking transactions for clients, including but not limited to, personal visits, digital banking, and private consultations.
- Maintain strict confidentiality and discretion in all client interactions and transactions.

Cash and Account Management:

- Handle cash operations with heightened attention to accuracy and security, maintaining an individual cash drawer for transactions.
- Address maintenance, service requests, and customer inquiries regarding existing accounts with a focus on efficiency and personalized service

New Account Acquisition and Onboarding:

- Possess in-depth knowledge of our financial products, ensuring accurate and efficient opening of client accounts.
- Ensure comprehensive onboarding for new accounts and relationships, providing ongoing support and financial guidance.

Relationship Management and Growth

- Develop, manage, and deepen customer relationships through regular personal interactions, recognizing key life events, and offering tailored financial solutions.
- Utilize various communication channels, including direct meetings, personalized mail, and digital platforms, to maintain continuous engagement with clients.
- Gain extensive knowledge of bank products, services, and other departments to effectively refer clients and ensure seamless service experience.

Team and Culture Expectations:

- Demonstrates a team-first mindset in a small-branch environment where collaboration and mutual support are essential
- Communicates proactively, respectfully, and professionally with customers and teammates

- Maintains a positive, solutions-oriented attitude, especially during busy or unpredictable periods
- Represents the bank's values through reliability, integrity, and community presence

Knowledge, Skills and Abilities:

- Actively participate in and contribute to bank events and initiatives.
- Continuously enhance professional expertise through targeted educational opportunities in customer service and deposit growth.
- Engage in community activities representing the bank's commitment to corporate citizenship and community reinvestment.
- Perform other duties as assigned.

Minimum Qualifications:

- High School Diploma or equivalent is required
- Customer service experience involving cash handling, accuracy, and direct customer interaction is preferred
- Availability for flexible working hours, including occasional evenings and weekends to accommodate client availability.

This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments.

All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills aptitudes and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills or abilities.

This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.