**Job Title**: Community Banker **Reports to**: Branch Manager

**SUMMARY**

The Community Banker plays a key role in providing retail banking services and products to customers. The Community Banker is “FirstFedDelta” to retail customers. In addition to performing a variety of tasks associated with transacting customer requests and verifying the completeness of retail banking transactions, the Community Banker is in the prime position to develop new business opportunities with current and potential customers.

**ESSENTIAL JOB FUNCTIONS/DUTIES**

1. Provide an exceptional customer experience by accurately and efficiently opening new accounts, including compiling, and preparing new account paperwork and applications
2. Maintain operational excellence and superior customer service by accurately and efficiently processing routine banking transactions at a banker workstation and servicing customer requests
3. Promote and cross-sell products and services to current and potential customers to include referrals to appropriate sales staff to further fulfill their needs
4. Promote and provide information to customers on new and enhanced products, services, promotions, contests, etc.
5. Maintain awareness of new business opportunities with customers; offers relevant products and services to meet the customer’s needs; actively refer customers to appropriate sales staff to further fulfill their needs
6. Be an expert in FirstFedDelta products and services including but not limited to opening personal/business accounts as well as being able to maintenance customer accounts (i.e. address changes, stop payments, etc.)
7. Answer and assist incoming callers with questions and requests; route callers appropriately only as a last attempt to resolve issues
8. Assist customer inquiries and requests regarding current accounts
9. Participate in joint calls to customers/potential customers within our market
10. Follow all bank policies and procedures
11. Flexibility is required to work as needed to ensure adequate staffing for training or employee absences. This may require you to travel to other branches to fill needs. The bank hours are Monday through Thursday 8am to 4:15 pm, Friday 8am to 5:15pm and Saturday 8 am to 12:15pm.
12. Complete required annual banker’s training, as assigned.
13. Other duties as assigned

**COMPETENCIES**

1. Customer/Client Focus
2. Communication Proficiency
3. Professionalism
4. Problem Solving/Analysis
5. Thoroughness
6. Technical Capacity

**KNOWLEDGE, SKILLS and ABILITIES REQUIRED**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Education/Experience:
   1. High School Diploma/GED is required
   2. One Year of Banking/Financial Services experience is required.
   3. One year of customer service experience is required
   4. Previous cash handling experience is strongly preferred
2. Certificates and Licenses:
   1. None
3. Active Listening:
   1. Gives full attention to what others are saying
   2. Asks questions to clarify understanding
4. Detail Oriented:
   1. Concentrates on routine work details
   2. Carefully monitors and examines one’s own and others’ work to ensure accuracy in documentation and data
5. Language Ability:
   1. Ability to read and comprehend simple instructions, short correspondence, and memos.
   2. Ability to write simple business-style correspondence
   3. Ability to use correct grammar and punctuation; spells properly
   4. Ability to effectively present information in one-on-one and small group situations to customers and other employees of the organization
6. Interpersonal Skills
   1. Interact with persons of various social, cultural, economic, and educational backgrounds to establish new long-lasting relationship
   2. Establish and maintain cooperative working relationships with all First Fed Delta staff
7. Math Ability:
   1. Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages.
8. Critical Thinking Ability
   1. Ability to define problems, collect data, establish facts, and draw valid conclusions
   2. Applying rules and logic to situations; consider factors beyond the initial information given
9. Innovation:
   1. Use creativity and alternative thinking to develop new ideas and answers to work related problems and opportunities
   2. Look for ongoing ways to improve the process and work produced
10. Respect:
    1. Gives due respect to self and others; maintains the environment of teamwork and growth for FirstFedDelta
11. Technical Expertise:
    1. Possess in-depth knowledge and skill related to the job; effectively applies in-depth knowledge of products and processes to identify and solve a range of problems
12. Computer Ability
    1. Previous experience using Word Programs (Word, Excel, Outlook, etc.)
    2. Ability to learn FirstFedDelta’s core processing system

**SUPERVISORY RESPONSIBLITIES**

This position has no supervisory responsibilities.

**WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually quiet.

**PHYSICAL DEMANDS**

The physical demands 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.

1. Regularly required to talk and hear
2. May be required to stand for prolonged periods and reach with hands and arms
3. Ability to operate a computer keyboard, multi-line telephone, photocopier, scanner, facsimile, fine count cash and operate a cash counter which often requires dexterity of hands and fingers with repetitive wrist and hand motion
4. Ability to occasionally kneel, reach, bend, push, pull and carry
5. Occasionally required to lift up to 25-50 pounds
6. Vision requirements include ability to adjust focus and close vision

Management reserves the right to add to, change and revise the description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instruction and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.