

KS Bank

POSITION DESCRIPTION

LEAD RELATIONSHIP BANKER

Department: Branch Administration **FLSA Status:** Exempt
Supervises: Branch Staff **Reports to:** Senior Retail Officer

POSITION SUMMARY

Manages the overall banking functions in a branch office, including, building relationships with current and potential customers and servicing their banking needs when possible. Determines customer needs and refers to appropriate personnel for deposit and investment products. Seeks to grow a strong and resourceful staff that will build the reputation of the Bank and increase the client base in the area. Coordinates training and develops branch personnel, and is responsible for human resource administration for the branch.

GENERAL QUALIFICATIONS

Knowledge: A two-year degree from a college or technical school is preferred. Additional courses in business, accounting, or other banking-related subjects would be helpful. A thorough knowledge of the Bank's products and services is necessary. Sales training would be an asset.

Experience: A minimum of four years previous banking experience is required. Sales experience is preferred with expertise in determining customer needs and presenting product options. Experience with branch operations and customer service are essential. Experience with branch operations, management and customer service would be an asset.

Skills: Strong sales, organizational and prioritization skills a must. Excellent verbal and written communication skills are essential. Strong analytical, problem solving, mathematical and negotiation skills required. Must have strong PC skills especially with programs such as Microsoft Word and Excel. Must have the ability to listen and make decisions concerning customer needs. Must have the ability to read, analyze and interpret information concerning banking services for customers and prospects. Sales skills are required to adequately determine products and services needed by customers.

Physical Demands/Work Environment: Must have the ability to work the hours and days required to complete the essential functions of the position, as scheduled. Vision, hearing, and speech are required. A valid North Carolina driver's license is necessary. Other normal office-related physical demands may be necessary.

Mental Demands: Must have the ability to listen, reason, think, concentrate and interact with others. The ability to exercise self-control and work under stressful conditions is

KS Bank

POSITION DESCRIPTION

LEAD RELATIONSHIP BANKER

necessary, particularly in employee and community relations situations. Must be able to work under pressure and make decisions using sound and accurate judgment.

ESSENTIAL FUNCTIONS

SALES: Engages in sales and service activities in branch location

- Directly calls on potential customers soliciting deposits accounts and sells additional services to current customers.
- Markets and sells Bank's suite of online banking products and cash management products to existing and potential customers.
- Builds relationships with customers to develop business and increase sales.
- Actively manages customer follow up process and seeks sales opportunities through customer contact.

CUSTOMER SERVICE: Demonstrates excellent customer service in accordance with bank standards

- Greets customers in a friendly and professional manner and provides quality customer service in order to enhance banking relationships and increase the customer base of the branch.
- Opens accounts, handles teller transactions, sells/cross-sells bank products and services and resolves customer service issues.
- Refers customers to other bank partners, internal and external, as appropriate.
- Conducts research and retrieves account information to answer questions for customers or to assist in solving problems.
- Initiates wire transfers by accurately completing forms and other necessary items for wire transactions.
- Processes banking transactions for customers by cashing checks, accepting deposits, transferring funds, Issuing Official Checks and processing Currency Transaction Reports (CTR's) as needed
- Transfers funds and makes payments for customers when requested in person, on the telephone or via e-mail.

KS Bank

POSITION DESCRIPTION

LEAD RELATIONSHIP BANKER

- Corresponds with customers to assure they are aware of specifics concerning their accounts or to advise them of pertinent information concerning their banking needs.
- Maintains an individual cash drawer not to exceed specified cash limits. Counts, verifies and balances the cash drawer daily and follows pre-determined guidelines for distributing cash to customers.
- Adheres specifically to all Bank policies and procedures, Federal and State regulations and laws. Conducts sales meetings with the staff to emphasize and maintain strong sales efforts.
- Participates in required training and has the responsibility for following regulatory requirements including those pertaining to the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Customer Identification Program (CIP), and OFAC to assist in the identification, detection and determent of money laundering or other unlawful activities.

OFFICE MANAGER ESSENTIAL FUNCTIONS

- Oversees the daily operations of the branch. Assures staffing is adequate, customer needs are met and security procedures are being followed.
- Directs, coordinates and monitors activities of the branch to assure the Bank's policies, procedures and practices are followed in an accurate and efficient manner.
- Directs activities involving the implementation of banking services and functions including opening accounts.
- Instills a work climate conducive to a high level of morale, motivation, productivity and staff continuity.
- Manages a staff and motivates employees to perform at such a level that will allow them to accomplish tasks and meet goals set for them and the bank.
- Conducts performance appraisals for appropriate staff members. Makes efforts to increase productivity and assures the staff is trained to perform at a high level of competency. Ensures each employee has career building pathway and appropriate periodic and annual evaluations.
- Acts as a visionary, providing leadership and inspiration to peers and subordinates.
- Responsible for the maintenance and appearance of the assigned branch assuring the branch is inviting to current and prospective customers.

KS Bank

POSITION DESCRIPTION

LEAD RELATIONSHIP BANKER

- Adheres specifically to all Bank policies and procedures, Federal and State regulations and laws.

ADDITIONAL RESPONSIBILITIES

- Functions as a team member and realizes all members of the team are vital to its success.
- Participates in various community activities to ensure KS Bank is visible in the communities it serves.
- Takes advantage of opportunities to build banking relationships and ask for business. Shows appreciation for customers and provides solutions when problems arise.
- Performs other duties as required.

Acknowledgement

The undersigned employee acknowledges receipt of the Position Description and understands the essential functions, responsibilities and qualifications for the position.

Furthermore, the employee acknowledges that this Position Description is not intended to be construed as an exhaustive list of all responsibilities, duties and/or skills required. The essential functions may change as deemed necessary by management.

Employee Signature

Date

Manager Signature

Date