

KS Bank

POSITION DESCRIPTION

RELATIONSHIP BANKER I

Department: Branch Administration
Supervises: N/A

FLSA Status: Non-Exempt
Reports to: Lead Relationship Banker

POSITION SUMMARY

Provides overall bank services in a branch office including building deposit relationships with current and potential customers. Processes customer account service requests, determines other customer needs and refers customers and prospects to appropriate personnel and/or outside partners for additional products and services

GENERAL QUALIFICATIONS

Knowledge: Must be a high school graduate, a GED or possess equivalent experience with additional courses in business or banking 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: Sales experience is preferred with expertise in determining customer needs and presenting product options. Experience with branch operations and customer service is beneficial.

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

KS Bank

POSITION DESCRIPTION

RELATIONSHIP BANKER I

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. Opens an average of 2-4 new relationships per month with no more than 3 exceptions over a 6-month period. Goals vary by Branch/Market area.
- 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.
- Corresponds with customers to assure they are aware of specifics concerning their accounts or to advise them of pertinent information concerning their banking needs.

KS Bank

POSITION DESCRIPTION

RELATIONSHIP BANKER I

- 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. Must process teller transactions accurately with no more than \$250 over/short in a 6-month period.
- Rents safe deposit boxes and assists customers who desire admission to their box.
- 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.

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.
- Must complete BVS e-learning Relationship Banker Certification Level I courses and pass final exam.
- Must complete all 4 sections of the KS Bank Thank God IT's Monday University courses.
- Performs other duties as required.

KS Bank

POSITION DESCRIPTION

RELATIONSHIP BANKER I

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