

STATE BANK
Customer Service Representative
Job Description



Division / Department: Deposit		
Location: Wedge Branch - Waterloo, IL		
Job Title: Customer Service Representative		
Reports to: Branch Manager		
<u>Level/Grade</u>	<u>Type of Position</u>	<u>Hours per week</u>
Staff	Part- time	≥ 30

General Description

Customer Service Representatives are responsible for excellent customer service, attentiveness, information retention, strong communication and organizational skills. CSR's must also have the ability to work in a fast-paced environment and under pressure, as needed, with a high degree of accuracy. Work is expected to be done according to established work flow, procedures, and regulations.

Position Requirements

- Accept personal and/or commercial deposits, loan payments, cashing checks, processing checking and saving withdrawals
- Record night and mail deposits
- Provide products including Personal Money Orders, Cashier's Checks and Bank Drafts
- Process credit card/unemployment card cash advances
- Prepare currency transaction reports and perform other BSA-related responsibilities
- Maintain an adequate cash drawer at all times; this includes buying and selling currency from the vault as necessary.
- Balance cash drawer in accordance with State Bank procedures and regulations
- Answer customer inquiries and refer customers to the proper service area for issues that cannot be resolved at the teller line
- Assist customers in accessing safe deposit boxes
- Complete special requests such as closing accounts, taking check orders, providing special account statements, performing customers requested research
- Assist customers with access to their online banking accounts
- Balance the ATM when duty is assigned
- Promote the bank's products and services
- Answer phones in a timely manner
- Run work through the *Carlar* machine

- Know when and what type of holds need to be applied (notify full time CRS to pull form), be able to explain hold to customer
- Prepare stop payments to checks/EFTs
- Sell state license plate renewal stickers
- Prepare teller area, through light cleaning and stocking
- Maintain the highest level of confidentiality with all information obtained
- Complies with bank operations and security procedures by participating in dual-control functions
- Represents State Bank in a manner that maintains and expands positive relations with all customers, potential customers, and co-workers.
- Follow BSA policies and procedures as applicable to job functions.
- May perform other duties as assigned.

Education Requirements

- High School Diploma or GED.
- Previous teller experience preferred but not required.
- Demonstrated analytical, decision-making, and effective problem solving skills.
- Must be competent in the use of personal computer systems, internet applications and electronic mail, and various windows based software applications.
- Honor State Bank philosophies, policies and expectations regarding core values, customer service, human resource policies and code of conduct and ethics.
- Demonstrate acceptable personal financial responsibility.

Physical Requirements

- Reading and computer use is expected more than 50% of the time. Receiving detailed information verbally, in person and by telephone is essential.
- Physical and mental ability to perform the essential functions of the job as listed.
- Able to regularly stand or sit for prolonged periods of time.
- Able to verbally communicate effectively with others.
- Regular attendance is necessary and essential to this position.

This position will have no direct supervisory duties. This position reports directly to the Branch Manager.