



Job Description:	Personal Banker
Department/Division:	Retail
Status:	Exempt <input type="checkbox"/> Non-Exempt <input checked="" type="checkbox"/> Full Time <input checked="" type="checkbox"/> Part Time <input type="checkbox"/>
Reports To:	Branch Operations Manager
Supervises:	n/a

Job Summary:

Solicits prospective business relationships that will be profitable to the growth of the bank. Identifies, develops, and service customer's needs. Provides a full range of general banking service for the branch's retail and business accounts. Plays a vital part in the development and maintenance of professional relationships with customers. This position will also be responsible for the processing of regular transactions, such as receiving and paying out money, and keeping records of money and negotiable instruments involved in financial transactions in an efficient, friendly and accurate manner.

Complies with all federal and state laws and regulations as well as internal policies and procedures of Wauchula State Bank including Wauchula State Bank's Program for Community Reinvestment (CRA), and the Wauchula State Bank's Code of Conduct. All employees are expected to comply with these responsibilities as they relate specifically to their jobs and their performance will be evaluated on the attainment of objectives set for compliance responsibilities.

Duties and Responsibilities:

1	Assures commitment to Customer Service Quality Standards.
2	Maintains contact with customers, conduct relationships in a manner that will enhance the overall marketing effort of the bank, and actively participate with community organizations and in community projects.
3	Has excellent knowledge of all retail, business, and convenience bank products/ services such as cash management services, mobile banking, and online banking. Apply basic sales skills and product knowledge including business deposits and business loan products. Informs and advises customers of status or enhancements to current account productivity, and suggest resolution on account disputes and other account activity. Open deposit accounts and input loan applications and navigate the loan process. Open all types of personal and business accounts and prepare related documentation. Responds to customer inquiries and requests regarding account.
4	Encourage automated transaction handling to customers by "hip to hip" demonstration. If automation is not possible, accept and process deposits, payments, checks for cashing and other transactions via manual processing, according to established procedures and standards for performance. Prepare individual daily balance of teller cash transactions as well as other reports as necessary.
5	Establish proficiency of the Bank's systems needed to effectively service customers with the highest of service standards. Handle servicing of customer accounts and resolve issues efficiently and effectively, with the highest of customer service standards. The customer needs to be in the center of everything we do in the branch. Handles complaints, service irregularities, etc. Ensures that consistent service levels are met and maintained.
6	Exhibit effective communication. Deliver clarity to customers through simplicity, guidance, and know-how. Receives bank visitors, provides information and directs them to appropriate staff as necessary. Answers and routes telephone calls, takes messages, provides information and directs calls to appropriate staff as necessary. Have a developed rapport with the customer base, greet by/use name, have knowledge of account ownership, be responsive and timely with correspondence and problem resolution, and display a caring attitude
7	Assist customers with requests, complaints, research and follows-up on details to resolve matters to the customer's satisfaction.
8	Responsible for opening and closing of branch on designated days.
9	Must exercise accuracy, alertness, good judgment, courtesy, tact and patience.
10	Performs all duties in compliance with state and federal regulations and internal policies and procedures as is applicable to the position. Other duties as assigned.



Experience:

1	1-3 years of bank experience a must
2	Excellent written and oral skills, as well as outstanding customer relation skills required
3	Sound judgment and decision making
4	Desire and willingness to work in a collaborative, flexible and team oriented work environment.
5	Self motivated and able to multi-task

Education:

1	High School Diploma or GED.
2	Principles of Banking or other AIB courses.

Note the Following:

- All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
- Individuals who cannot perform some of the requirements because they pose health or safety risks to themselves or other employees might be excluded from this position.
- This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position. Employees will be required to perform other reasonably related duties as assigned.
- Requirements are representative of minimum levels of knowledge, skills and/or abilities. To perform this job successfully, the incumbent will possess the abilities or aptitudes to perform each duty proficiently.
- This document does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.
- This position requires you to work at a computer and/or data entry work station.
- Must be able to lift 25 pounds.
- Are you able to perform the job duties as outlined? Yes No
- If not, are there accommodations the Bank can make so that you can perform the duties of the job? Yes No

(please describe below)

Signatures:

Employee-Signature –

Date:

Signature of Supervisor –

Date: