

Personal Banker III

Citizens Alliance Bank, its Directors, Officers and Employees are committed to meeting the challenges of the future of the organization. We are a family friendly, dynamic and industrious place to work.

We are currently seeking a Personal Banker III at our Howard Lake Branch location. This position is an experienced Personal Banker that will handle all functions of personal banking, new accounts, inquiries and problem accounts in accordance with the bank's policy. This position is responsible for selling a variety of financial deposit products and services.

The Personal Banker III will have extensive experience in managing customer relationships including identification, prospecting, sales, cross selling and providing quality service to new customers; sales, cross selling and providing quality service to existing customers; and actively provides referrals of potential customers to residential real estate, business, and investment representatives. This position conducts all deposit products and services with a focus on the more complex aspects of our products and services all within bank policies, procedures and in compliance with regulations.

This position must be flexible in dealing with the needs of several team members and departments. The Personal Banker III will serve as an advocate of the Bank, promote the Bank's products, services and overall Citizens Alliance Bank's brand.

Citizens Alliance Bank is a great place to work with competitive wages and benefits. We are customer driven and community focused in all of our locations.

Accountabilities

- Open all types of new deposit accounts, resolve problems and show customers how to access and manage their account to take full advantage of their Citizens Alliance Bank relationship.
- Sells and promotes a variety of, from basic to more complex, deposit products and services to new customers.
- Interviews customers, completes appropriate documentation and provides information to the customer.
- Uses effective selling techniques, which create product interest and generate customer action. Actively pursues potential customers and recognizes quality potential customers.
- Conducts all customer contact and provides all documentation in compliance with bank policy and banking regulations.
- Services all retail and business deposit accounts, while promoting and selling additional products and services.
- Displays extensive knowledge and proficiency in the bank's products and services and builds long-term customer relationships.
- Proactively makes personal contacts and/or telephone calls to existing customers and maintains contact with existing customers to cultivate customer relationships.
- Maintains knowledge of and understands the financial needs of customers and other products and services available through the bank.
- Answer phones and/or complete telephone requests.

- Verify account balances, provide account information to customer, and print copies of items and/or statements from customer accounts.
- Assist in maintenance of record retention.
- Customer service for online banking, bill pay, debit cards and e-statements.
- Assist customers with cashier's checks, gift cards and savings bonds as needed.
- Act as a liaison between customer and the bank for purposes of developing a long term relationship.
- Maintains extensive knowledge and understanding of Internal Service Standards and procedures for the department and departments that are a part of the workflow.
- Assist customers with safe deposit boxes.
- Assist in processing monthly statements.
- Assist with monitoring faxes and answering phones.
- The ability to read and interpret documentation such as procedure or operating manuals.
- Maintain complete confidentiality with regard to sensitive customer and proprietary information.
- Resolve all problems and show customers how to access and manage their account to take full advantage of their Citizens Alliance Bank relationship.
- Excellent written and verbal communication skills.
- Ability to multitask.
- Adherence to all BSA/AML Laws, Regulations and Compliance will be required in this position.
- Ability to prioritize work load.
- Assist co-workers as needed.
- Physical presence in the bank is required.
- Perform other duties as assigned and requested.

Job Specifications

Attributes of a successful candidate will include the ability to work independently, strong organizational skills and a keen eye for detail, be professional at all times, and be able to maintain a high level of accuracy and confidentiality. Demonstrate proficiency with Microsoft Office Applications and core processing software(s). Strong communication and time management skills, as well as interpersonal skills are required of this position.

Job Qualifications

Education:

- High school diploma or GED.
- Secondary education in a finance field or equivalent experience is preferred.
- Continuing Education in order to maintain job knowledge is required.

Experience:

- Three to Five years of banking experience is preferred.
- Three to Five years of customer service experience is preferred.
- Proficiency in Microsoft Suites is preferred.
- Physical presence in the bank is required.

Salary will be based on qualifications. Citizens Alliance Bank offers a competitive benefits package.

Citizens Alliance Bank is an Equal Opportunity Employer of Protected Veterans and Individuals with Disabilities.