

GUTHRIE COUNTY STATE BANK

Guthrie Center and Panora

Position Title: **Personal Banker**

Reports To: **EVP & Cashier and/or Vice President/Branch Manager**

Position Purpose:

To receive and pay money and process financial transactions within a location in accordance with the organization's Mission Statement and Core Values. Additional responsibilities include opening and servicing deposit accounts. Some activities may vary location to location.

Essential Functions, Typical Tasks and Performance Expectations:

I. Function: Operate teller window.

A. Typical Tasks:

1. Handle deposits, withdrawals and cash checks.
2. Accept loan payments.
3. Sell cashier checks.
4. Assist customers with entering safe deposit boxes.
5. Accept safe deposit box rent payments.
6. Process bank-by-mail deposits and night deposit transactions.
7. Roll coin and strap bills as needed.
8. Buy/sell currency and coin from/to vault.
9. Look up account information and help customers with problems or questions.
10. Run copies of account statements for customers.
11. Balance cash drawer at end of shift. Research and resolve differences.
12. Run cash in and out tickets to vault cash system.
13. Maintain product, service and procedural knowledge.
14. Keep apprised of regulatory compliance requirements.
15. Answer or back-up answering telephone. Direct or assist callers.
16. Assist co-workers as needed.
17. Balance ATM; research and resolve differences.
18. Make checks and coupons for checking and loan customers
19. Make in-house tickets for internal use.
20. Tracking of supplies for check and coupon making process.
21. Process incoming returns as needed, completing charge-back entries and making customer calls
22. Assist customers with Internet banking questions and concerns.
23. Scan deposit, CIP and loan documents to retain as imaged files.
24. Review loan file maintenance.
25. Processing and balancing of COD interest checks.
26. Process and file closed accounts.

B. Performance Meets Satisfactory Expectations When:

1. Performance Plan goals are met within acceptable tolerances.

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2. Customer feedback is positive. Defined service standards are met (i.e., use of names, answering telephone promptly, greeting customers promptly).
 3. Feedback from co-workers is satisfactory regarding teamwork.
 4. Balancing record falls within acceptable tolerances.
 5. Policies and procedures are consistently followed as evidenced by satisfactory supervisory and audit review.
 6. No significant losses occur due to failure to follow procedures.
 7. Adheres to established cash drawer levels.
 8. Vault custodian finds minimal errors in the buy/sell process.
 9. Required training is completed and competency standards are met.

II. Function: Open and service deposit accounts.

A. Typical Tasks:

1. Open customer checking, savings and CD accounts.
2. Enter new account data into customer information system.
3. Obtain signature cards.
4. Review new account checklist and files for exceptions.
5. Open and distribute IRA accounts. – Panora branch
6. Respond to customer inquires regarding deposit accounts.
7. Assist customers in researching and resolving account discrepancies.
8. Review CIP file maintenance.
9. Update and maintain CIP files.
10. Order ATM and Debit cards.
11. Maintain ATM and Debit cards files.
12. Perform ATM and Debit card file maintenance.
13. Resolve ATM issues including sight drafts.

B. Performance Meets Satisfactory Expectations When:

1. Customer feedback is positive. Defined service standards are met.
2. Data entry is consistently accurate as evidenced by exception reports and/or customer feedback.
3. Operational procedures are followed accurately and timely as evidenced by supervisory and audit reviews.

III. Function: Manage Heritage Club program. (If Applicable)

A. Typical Tasks:

1. Prepare and send quarterly newsletter.
2. Plan and execute special events.
3. Prepare annual program budget.
4. Prepare post trip report
5. Prepare a letter to customers who attain the age of 55

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B. Performance Meets Satisfactory Expectations When:

1. Program goals and budget are met within acceptable tolerances.
2. Customer response to program is positive.

Experience/Education/Skills:

High school diploma. Minimum of 1 to 2 years customer service experience. Basic knowledge of accounting desirable. Knowledge of and ability to use personal computers and software utilized by bank.

Required Competencies:

- A. CUSTOMER/PUBLIC INTERACTIONS – Must be able to provide courteous, personal attention to promote individual customer satisfaction and the public perception and reputation of the organization. Treats the customer at all times with respect even in the most negative of situations.
- B. COMMUNICATION METHODS – Must be able to get important points across in the process of accurately completing a transaction to the satisfaction of the customer.
- C. CO-WORKER RELATIONSHIPS – Must be able to cooperatively interact with co-workers so as to promote an effective, productive team.
- D. PROFESSIONAL/ETHICAL CONDUCT – Must be able to conduct oneself in a manner that promotes trust in the individual and the organization. Responsibility for highly confidential and sensitive information require ethics and professionalism beyond reproach.
- E. TIME MANAGEMENT, USE OF WORK TIME – Deadlines are met and customer services are expediently delivered.
- F. TECHNOLOGY COMPETENCY – Must be able to proficiently use the core operating system and the Microsoft Office Suite including Excel, Word and Outlook.

Physical Demands and Work Environment:

Normal office environment. Saturday rotation. Extended periods of PC viewing and keyboarding. Standing may be required for significant periods of time. Must be able to lift at least 25 lbs.

This position description is meant to describe the typical kinds of duties or difficulty level that may be required of positions with this title. The use of a particular expression shall not limit or exclude other duties or difficulty levels not mentioned. This position description is not meant to limit or modify the organization's right to assign, direct or control the work assigned to this position. It is possible that each listed duty may not be assigned to each incumbent.

Levels of Experience and Scope:

- PB I: 1 year experience.
 Entry level; training begins.

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PB II: 2+ years experience.
Service standards met and consistently upheld.
Competency standards achieved and tested.

PB III: 3+ years experience
Service standards met and consistently upheld.
Competency standards achieved and tested.