

GUTHRIE COUNTY STATE BANK

Guthrie Center and Panora

Position Title: **Personal Banker Lead**
Reports To: **EVP & Cashier and/or Vice President/Branch Manager**

Position Purpose:

To assist in monitoring Personal Banking functions and serve as location BSA Officer in accordance with the organization's Mission Statement and Core Values. Additional responsibilities include vault and teller window operations, customer service activities.

Essential Functions, Typical Tasks and Performance Expectations:

I. Function: Assist in monitoring and coordinating Personal Banking activities.

A. Typical Tasks:

1. Recommend staffing coverage needs.
2. Supervise student workers.
3. Train new Personal Bankers.
4. Assist COO with performance monitoring.
5. Coordinate work schedules.
6. Act as a resource for staff questions.
7. Maintain product and service knowledge.
8. Assist COO in maintaining Employee Handbook.
9. Perform reconcilements as requested.

B. Performance Meets Satisfactory Expectations When:

1. Performance Plan goals are met within acceptable tolerances.
2. Feedback from staff is satisfactory regarding teamwork.
3. Required training is completed and competency standards are met.
4. Policies and procedures are upheld with minor or no deviation as evidenced by managerial and audit review.
5. Staffing coverage meets consistently customer service needs.

II. Function: Manage vault operations.

A. Typical Tasks:

1. Record transactions in and out of vault daily.
2. Balance vault cash. Research and resolve differences.
3. Maintain teller cash levels.
4. Place currency and coin orders.
5. Balance ATM; research and resolve differences. (If applicable)
6. Cull mutilated currency.
7. May order and sell foreign currency.
8. Establish and record teller window "bait" money.

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9. May exchange old savings bonds.

B. Performance Meets Satisfactory Expectations When:

1. Cash target levels are consistently maintained with little deviation.
2. Vault cash balances within acceptable tolerances. Differences are consistently resolved within timelines.
3. Audit reviews are satisfactory.

III. Function: Operate a teller window.

A. Typical Tasks:

1. Handle paying, receiving and other teller transactions (see Personal Banker position description).
2. Balance cash drawer. Research and resolve differences.

B. Performance Meets Satisfactory Expectations When:

1. Performance Plan goals are met within acceptable tolerances.
2. Customer feedback is positive.
3. Unresolved cash differences are within tolerances.
4. Bookkeeping finds minimal errors, if any.
5. Policies and procedures are consistently followed as evidenced by supervisory and audit review.

IV. Function: Serve as location BSA Officer.

A. Typical Tasks:

1. Work with all employees in the development and review of Suspicious Activities Reports (SARs).
2. Complete teller Cash Transaction Reports (CTRs).
3. Review Kiting Suspect reports.
4. Perform required training.
5. Maintain BSA files.

B. Performance Meets Satisfactory Expectations When:

1. Regulatory and compliance audits are satisfactory.
2. No liability to bank is incurred as a result of insufficient and/or erroneous tracking and reporting.

V. Function: Perform other customer service activities.

A. Typical Tasks:

1. Open new accounts.
2. Enter data to customer information system.
3. Obtain signature cards.
4. Determine with lenders to pay or return overdraft items. Scan or send to bookkeeping for processing.

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5. Send overdraft collection letters. Forward to Small Claims as needed. Report to Credit Bureau.
6. Process incoming returns as needed, completing charge-back entries and making customer calls.
7. Review new account checklists for exceptions
8. Maintain safe deposit lease files.
9. Mail safe deposit rent notices as needed.
10. Coordinate drilling and re-keying safe deposit boxes when needed.

B. Performance Meets Satisfactory Expectations When:

1. Performance Plan goals are met within acceptable tolerances.
2. Few, if any, data entry errors occur as evidenced by feedback from processor and customers.
3. Customer feedback is satisfactory.
4. Policies and procedures are consistently followed as evidenced by supervisory and audit review.

Experience/Education/Skills:

High school diploma with at least 3 to 5 years experience in bank operations and teller services. Knowledge of bank accounting, operations and regulatory guidelines.

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.
- 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 or responding to an employee. Listens carefully to complex issues in order to effectively respond. Educates and mentors.
- C. SUBORDINATE RELATIONSHIPS/LEADERSHIP – Must be able to effectively lead and support direct reports and others to achieve expected results and to develop positively and realistically in their career goals.
- D. CO-WORKER RELATIONSHIPS – Must be able to cooperatively interact with co-workers so as to promote an effective, productive work unit. Promotes teamwork from one work unit to another.
- E. 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.
- F. TECHNOLOGY COMPETENCY – Must be able to proficiently use the core operating system and the Microsoft Office Suite including Excel, Word and Outlook.

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Physical Demands and Work Environment:

Normal office environment. Saturday rotation. Extended periods of PC viewing and keyboarding required. 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.