Job Description

Job Title: Retail Specialist
Reports To: Branch Manager

POSITION SUMMARY:

A Retail Specialist is responsible for a variety of customer service and general office type duties including:
providing customer service assistance in all product areas; reviewing and approving bank control documents,
checks, and forms within established guidelines; composing and typing branch correspondence; answering
telephones; cross-selling bank products and services; selling consignment (such as travelers checks, official checks)
and collecting appropriate fees; preparing and maintaining logs and records to document branch platform and teller
activities; identifying large currency transactions and preparing necessary paperwork; assisting in preparation of
branch reports; assisting in collection of past due loans; processing of currency, deposits, withdrawals, bonds, and
loan payments; assisting in teller and branch audits to insure adequate security controls in accordance with the
bank’s policies and procedures.

Confidential nature of the banking industry requires discreet performance of job duties. Individual must perform in
a professional manner at all times.

ESSENTIAL JOB DUTIES:

Financial Services Representative Duties:

1. Opening/Closing Accounts – Interview new account applicants, gather information and open accounts within
   established guidelines. New customer documentation, explaining product and services to customers
   (including appropriate regulatory disclosures), and computer data entry.

2. Assist customers in closing accounts, including calculating appropriate account closing payouts; preparing
   paperwork; explaining withdrawal consequences (such as early CD withdrawals or IRA withdrawals) to
   customer; and computer data entry.

3. Customer Service Support – Support of all bank products and services, including preparation of paperwork,
   computer data entry and preparation of documentation; interpret and communicate policies and procedures to
   clients in accordance with bank policies and procedures.

4. Account maintenance support may include activities such as assisting clients with check orders; reconciling
   checkbook to bank records; changing address; transferring monies between accounts; preparing and initiating
   wire transfers according to customer instructions.

5. Assist tellers with dual control as they process night drop bags, open key box, opening of the vault. Assist
   tellers at balancing time.

6. Safe Deposit Boxes – Interview safe deposit box applicants, prepare required paperwork to open, close, and
   maintenance accounts

7. Problem Solving – Research and communicate account information to customers to solve problems and
   promote harmonious customer relations.

8. General office – Answer telephone; greet branch customers; prepare branch correspondence and reports.
   Maintain new account files and file signature cards on an as needed basis. Order office supplies as necessary.
Teller Duties:

1. Receive cash and check deposits; count cash; examine checks; examine and validate deposit tickets and return receipts to customers. Cash checks and government bonds within bank guidelines
2. Promote the sale of bank products and cross-sell existing bank services to customers. Develop strong customer relationships and learn to recognize their needs
3. Balance cash fund daily. Complete over/short adjustments and provide information to Branch Manager
4. Process loan payments; sell official instruments, including cashier's checks, traveler's checks, and gift cards
5. Prepare Currency Transaction Reports for those currency transactions over $10,000
6. Assist customers with funds availability and general account questions
7. Assist with answering the phones
8. Ensuring proof work is run on a timely basis each afternoon
9. Assist customers with day to day requests such as ordering checks and debit cards
10. Attend work on a regular basis, on time, and withstand varying degrees of stress

REQUIRED SKILLS AND COMPETENCIES:

- High school graduate or equivalent
- Minimum of 6 months of retail and/or cash handling experience is preferred
- Excellent verbal and written communication skills as well as excellent customer relations skills
- Must be able to function effectively as part of a team and must possess the ability to deal effectively and tactfully with employees and management as well as external clients/vendors
- Must be proficient in general office duties
- Must effectively manage workflow and assignments - appropriately prioritizing work. Attention to detail and accuracy is required.

WORKING CONDITIONS:

Bank/office environment; secure, comfortable working conditions. May be required to travel to/from other branch offices, corporate office or other facilities.

ADDITIONAL COMMENTS:

The aforementioned description of general job responsibilities in no way constitutes a contract of employment, nor should it be considered all-inclusive. Management has the right to alter duties based on current banking situations and/or projects that require special assistance. Position may be responsible for performing other duties as assigned.