

SOUTH ATLANTIC BANK

Job Description

JOB TITLE: Customer Service Representative (CSR)

DEPARTMENT/BRANCH: Retail Branch

IMMEDIATE SUPERVISOR: Branch Manager/Retail Business Development Officer

FLSA STATUS: Non-Exempt

LAST REVISION DATE: 11/28/17

JOB SUMMARY

Provides exemplary customer service to both existing and potential customers. Ensures banking needs are being met in a timely and efficient manner. Sells and cross-sells products and services and maintains existing accounts. Enters new account information into the data system.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- High school graduate or equivalent is required; additional banking or business courses are helpful
- Thorough knowledge of the bank's products and services
- Understanding of branch operations and security is beneficial
- Two or more years of prior retail banking and/or branch operations experience is strongly preferred
- Proven customer service and problem resolution experience
- Well-developed verbal and written communication skills in addition to a professional image
- Ability to exercise good judgement in a sales and service-oriented environment
- Proficiency with Microsoft Office (Word, Excel, Outlook, etc.) and office equipment
- Familiarity with banking compliance and deposit regulations
- Sales skills are needed for selling and cross-selling products and services
- Attention to detail and strong organizational skills

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit and use hands to handle, grasp or feel. The employee is regularly required to speak and hear. The employee frequently is required to walk and reach with hands and arms. The employee is occasionally required to stand; climb; and stoop, bend, kneel or crouch. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, visual concentration and ability to adjust focus.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Provides exemplary customer service to new and existing customers.
- Respond to customer inquiries in person, on the telephone and through email and create positive solutions.
- Proactively cross-sell Bank products and services that will benefit the customer.
- Establishes customer information files and opens personal and business accounts.
- Assists customers with any changes, account maintenance issues, reconciliation, or complaints. Researches and resolves any problems.
- Follows all compliance, security, confidentiality and internal guidelines within area of responsibility and completes all transactions in accordance with them.
- Assist customers with ancillary products and services including but not limited to debit cards, online banking, direct deposit, safe deposit box, wire transfer, and night depository.
- May cross-train on the teller line.
- Perform other duties as assigned.

Measurements

- Volume and accuracy of new accounts opened
- Number of referrals to other bank departments
- Customer compliments and complaints
- Charge-offs due to failure to follow procedures

AAP/EEO Statement

This statement of policy reaffirms South Atlantic Bank's policy of equal employment opportunity in employment, compensation, training, transfers, promotions and all other aspects of employment regardless of race, color, religion, national origin, age, sex, veteran status, physical or mental handicap/disability and to state that we do carry out this policy at South Atlantic Bank. This policy also applies to all company-sponsored activities such as educational programs, tuition aid and social and recreational activities.