



Reports to

Assistant Vice President – Retail Banking Manager

Job Summary

This position is responsible for building a meaningful relationship with each client. This may be achieved through new account transactions, assisting clients in their selection of various accounts and financial services, cross-selling the Bank's products and services, opening, maintaining and closing of all account types, performing bank clerical duties, promoting business for the bank by delivering an exceptional customer experience and referring clients to appropriate staff for new services. The Personal Banker will be responsible for assessing and attending to clients' banking needs.

Duties and Responsibilities

- Answer client questions and assist in solving client related issues
- Build and manage lifelong client relationships through in-depth conversations in person or by phone.
- Support a culture of providing high touch, first-class concierge service to the bank's clients.
- Accountable for the attainment of banking center sales, service and financial goals.
 - Maintains a consistent calling effort, achieving established goals for quantity and quality of calls.
 - Support the bank's relationship building efforts by selling and cross selling all bank products/services or by referring customers across business lines.
- Understand customers' financial needs and show them how to get the greatest possible value from the bank's products and services.
- Responsible for originating and closing consumer loans, opening accounts, performing safe deposit transactions and opening or closing the office.
- Analyze current customer relationships and proactively contact clients with recommendations to help them achieve financial success.
- Collaborate with other internal business partners to provide comprehensive solutions to customer's financial needs and maximize sales opportunities.
- Educate and demonstrate to clients our self-service digital options
- Perform teller-back up duties as needed
- Serve as a risk-leader and follow bank policies and procedures
- Complete required job specific training and attend ongoing training sessions as required.

Education/Experience Required

- Minimum of 3 years banking experience is preferred
- Requires general knowledge of bank operations, bank policies, and government regulations

Qualifications

- Ability to sell traditional bank products and process transactions
- Commitment to strong customer interactions
- Excellent verbal/written communication
- Ability to demonstrate leadership skills and sound judgement
- Good organizational skills and attention to detail
- Ability to multi task and be a self-starter
- Ability to take responsibility for personal performance and development
- Ability to recognize opportunities for improvement both among staff and with client relationships



Personal Banker

- This position requires National Mortgage Licensing System (NMLS) registration under the terms of the S.A.F.E. Act of 2008 and Regulation Z. You will be subject to the required registration process, which includes a criminal background and credit check. Failure to meet or maintain any of the NMLS registration requirements, including maintaining a satisfactory criminal and credit record, may result in a rescission of your offer or termination of employment. The Nationwide Mortgage Licensing System (NMLS) provides the MU4R questions and registration required for employment in this position.

Physical Requirements and Working Conditions

- This position will be exposed to a normal office environment

Internal

- Follows all bank policies, including but not limited to the Bank's Information and Security policy
- Responsible for an understanding of BSA/AML and OFAC policies at American National Bank Fox Cities, including but not limited to, customer identification program, OFAC, currency activity, and identifying suspicious activity and reporting it to the BSA officer
- Participation in annual all employee BSA/AML and OFAC training and additional training as it pertains to CIP program and operations
- Performs other related or assigned duties as required

Disclaimer

- This job description indicates the general nature and level of work expected of the applicant. It is not designed to cover or contain a comprehensive listing of activities, proficiencies, duties and responsibilities of the applicant. If an offer for employment is extended, the applicant may be required to perform other related duties. This job description does not establish a contract for employment and is subject to change at the discretion of the bank.