



## **PERSONAL BANKER**

We are looking for our next amazing Personal Banker to join our team!

Since 1993, American National Bank has been fueling opportunity in Northeast Wisconsin. Locally owned, the bank is incredibly responsive to clients and the community. The mission of the bank is to help business owners beat the odds by turning banking expertise into business advantages.

The American National Bank team strives to maintain a culture of excellence with high standards and values, along with opportunity for growth and involvement for employees. We pride ourselves on our core values (servant leadership, curiosity, growth, listening, and persistence), family-like culture, community involvement, and a competitive benefit package.

Personal Bankers serve as trusted advisors for customers and employees are instrumental to branch sales and service operations. They are responsible for establishing a full relationship with customers and are personally committed to consistently exceeding customer expectations by meeting a broad range of financial service needs. They will help drive a strong customer focused culture within the branch and serve as the subject matter expert on all retail products and services. In addition to their individual goals, they will work as part of a team to attain department goals and strive to improve the profitability of the bank while providing a superior experience for the bank's customers and prospects.

American National Bank Fox Cities is an Equal Opportunity Employer, and we encourage all qualified individuals to apply!

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## JOB DESCRIPTION

**Title:** Personal Banker  
**FLSA:** Non-Exempt  
**Date:** January 2021

**Department:** Retail  
**Reports To:** AVP Retail Leader

### Position Summary

Under the direction of the AVP Retail Banking Leader, the Personal Banker will serve as trusted advisors for customers and employees and are instrumental to branch sales and service operations. The Personal Banker will be accountable for driving a strong customer focused culture within the branch and will serve as the subject matter expert on all retail products and services. In addition to achieving individual goals, they will work as part of a team to attain department goals and strive to improve the profitability of the bank while providing a superior experience for the bank's customers and prospects. Responsibilities of the position include but are not limited to: leading sales and service activities, opening new personal and business accounts efficiently, professionally and accurately, proactively identifying customers' needs that may develop into new business. This position requires or ability to acquire an NMLS license.

### Primary Duties and Responsibilities

The following duties are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

Embraces the bank's core values of servant leadership, persistence, curiosity, growth and listening.

Provide comprehensive financial advice and solutions that enable customers to meet their financial objectives. Ensure all customers feel understood, informed, and confident in the bank and products/services offered.

Manages customer bank accounts, including opening and closing accounts, and overseeing transactions. Maintains a pipeline of customers and prospects for future selling opportunities. Inform customers of self-service digital options and demonstrate them to customers.

Comprehend consumer loans, home equity lines and loans, and business deposit products, at a high level. Ability to differentiate the bank from competitors. Proactively cultivate relationships with other departments to obtain and provide qualified referrals.

Perform and drive retail growth by conducting relationship building conversations to identify banking needs, ensuring customer usage of products, outbound calls, and acquiring, deepening, and retaining customer relationships within branch/personal portfolio

Perform servicing duties including but not limited to: greeting customers, researching customer inquiries, fulfilling customer requests, and other customer needs to enhance retention while exploring additional product and service opportunities.

Achieve individually assigned goals, contribute towards department and bank goals, and demonstrate solid skills-based behaviors.

Actively participate in retail meeting including but not limited to huddles and dignify sessions.

Work independently and make independent decisions within bank policy and procedures while exercising good judgement and keeping the bank's financial interest in mind.

Complete required job specific training and attend ongoing training sessions, as required.

Follows all bank policies, including but not limited to the Bank's Information and Security policy.

### Additional Duties and Responsibilities

- Actively participate in bank functions and community activities as a representative of the bank.
  - Ability to perform all teller functions.
  - Maintains up to date knowledge and develop professionally on a continuing basis. Participate in internal and external training and development opportunities as required
  - Performs other duties as assigned or requested.
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### **Work Relationship and Scope:**

Reports directly to the AVP Retail Banking Leader. Works closely with other bank employees as necessary to ensure customer satisfaction. Works regularly with confidential bank, business, and customer information.

### **Measures of Performance**

Quality, accuracy, reliability, friendliness, thoroughness and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of employees and co-workers; effectively communicates and develops good working relationships with co-workers; professional workplace appearance and conduct; keeps Bank, customer, and employee information confidential; participates in training and appropriate professional development; reliability in reporting to work regularly and on time; understands and adheres to Bank policies and procedures; informs customers and potential customers of additional Bank services when appropriate.

### **Knowledge, Skills and Abilities Required**

Requires an associate degree in Business, Finance or Accounting and three years of retail banking experience, or a combination of education and experience. Proven sales and customer service experience. Knowledge of retail banking products and services, bank rules, regulations, policies and procedures, loan application and documentation preferred. Ability to effectively profile customer for financial information. National Mortgage Licensing System (NMLS) license required. Must possess: courteous and professional customer service attitude; technical ability to input and retrieve computerized information; excellent communication skills for interacting professionally with employees and customers; ability to maintain the integrity of highly confidential customer and Bank information; ability to deal effectively with time pressures and stress that can change hourly depending on level of customer activity; effective problem-solving skills.

### **Working Conditions**

Work is performed primarily in a pleasant office environment with minimal chance for personal injury. Prolonged sitting and mental and visual concentration for computer usage required. Must be able to lift and move up to 30 pounds of coin, office supplies and equipment. Some bending, turning, and twisting to file and retrieve documents. Hours worked are generally during normal business hours, with occasional after hour activities in support of the bank.

### **Employee Acknowledgement**

This job description describes the general nature and level of work performed by employee assigned to this position. It is not to be construed as an exhaustive statement of duties, responsibilities, or requirement. Management reserves the right to change this position at any time according to business needs or to provide reasonable accommodations to qualified individuals with disabilities. In addition, the employee may be required to perform other job-related duties as requested by the supervisor. American National Bank Fox Cities is an Equal Opportunity Employer that does not discriminate on the basis of actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status, sexual orientation, genetic information, arrest record, or any other characteristic protected by applicable federal, state or local laws.