

Quad City Bank and Trust Company Job Description

TITLE: Account Executive

REPORTS TO: AVP Retail Banking Officer

DEPARTMENT: Retail Banking

Location: Brady Street

JOB SUMMARY:

In this position, you will be responsible for building, maintaining, and deepening relationships with consumer and business customers by providing exceptional customer service and recommending appropriate customer solutions. This includes, but is not limited to, processing transactions, placing customers in appropriate account products, cross-selling other bank services and referring customers to other departments as appropriate.

ESSENTIAL FUNCTIONS:

- Represents Quad City Bank in a positive manner by acting as a professional executive promoting banking products and functions.
- Promotes and cross-sells the full line of retail bank loans, deposit products and electronic services to individuals ensuring that their personal financial needs are met and that long term account relationships are developed and maintained.
- Sells consumer and commercial banking products and services by proactively developing client relationships.
- Open bank accounts for current and new clients: oversee transactions and close accounts when necessary. Answer client questions in person and via phone, help with account related issues, etc.
- Contributes to the development and retention of client relationships by providing a consistent quality level of service, taking ownership of service problems until they are resolved to the client's satisfaction.
- Maintains knowledge of internal audit procedures, legal regulations and requirements.
- Proactively work with Business Development Officer and Lending Officers to seek and establish new clients in the marketplace.
- Proactively volunteer in the community to strengthen community awareness and our reputation.
- Maintain working knowledge of our policies and procedures regarding the Bank Secrecy Act, Regulation CC, Regulation E, Bank Security and other regulations that apply to your position.

QUALIFICATIONS:

- High School diploma with one to two years additional training in banking or related course work
- Three to five years of experience in the financial institution industry.
- Strong customer service focus.
- Ability to cross sell all products and services offered by the Bank
- Excellent ability to communicate verbally with customers, both personally and via telephone
- Excellent writing skills to communicate with customer, internal staff and various compliance authorities.
- Basic understanding of personal and business finance and which Bank products best meet certain financial and economic situations
- Ability to interpret and analyze basic financial information
- Strong PC knowledge with the ability to operate Microsoft Office applications as well as Bank specific software applications including, but not limited to, word processing applications to respond to all customer inquiries regarding the bank's electronic banking products.
- Ability to manage a variety of tasks and work in a highly interceptive environment