



Job Description

TITLE: Retail Banking Officer

REPORTS TO: 1st VP Retail Banking

DEPARTMENT: Retail Banking

LOCATION: Utica

JOB SUMMARY:

Under limited supervision ensures appropriate training of assigned account executives, as well as performing all AE functions. Upholds a positive image of the Bank by demonstrating a responsible and professional manner. Oversees the New Accounts and Receptionist area including supervision of staff and is responsible for working with 1st VP to establish a one stop resolution environment with consistent satisfactory delivery to clients.

This position is responsible for providing customers with information about the Bank's products and services, opening customer's accounts and processing transactions as related to those accounts. Individuals in this position must thoroughly understand all of the Bank's products and services to determine which best meet the customer's financial needs. Includes educating and demonstrating new on-line products and the proper usage and may need to make on sight visits at times.

ESSENTIAL FUNCTIONS:

- Oversees staff assigned to him/her, coordinates operational duties for work area: distributes, monitors and expedites work flow to meet deadlines; identifies and resolves work flow problems; consults with supervisor with regard to unresolved problems. Prepares location staff work schedule in an efficient and effective manner. Works with other Senior Account Executives and Lead Tellers to utilize staff from all locations to build a stronger team and share staff as needed.
- Represents Quad City Bank in a positive manner by acting as a professional executive promoting banking products and functions.
- Informs Account Executives about operational procedures (e.g. Availability of Funds, Currency Transaction Reporting, New Account Opening Process and Procedures, Security procedures, Consumer loan process and procedures etc.
- Promotes and cross-sells the full line of retail bank loan and deposit products and services to individuals ensuring that their personal financial needs are met and that long term account relationships are developed and maintained. This includes demonstrating and educating clients and employees on how to sign on and use Personal On-Line Banking, Business E cash On-line Banking, On-Line Bill Pay Service, 24- Hour Phone Banking and Mobile Banking effectively.
- Sells consumer banking products and services by proactively developing client relationships. Coaches and promotes the cross-selling of affiliated products and services to staff, ensuring all Client's financial needs are being met.
- 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 and educates Account Executives and Tellers on any changes or new rulings.

Ensures that all staff understand the importance of securing customer information at the Account Executive desk upholding the highest privacy concerning confidential information.

- Follows up with customers after accounts are opened and establishes a follow up plan for new and existing customers to ensure product knowledge is shared with all customers as well as potential customers. Promote and ensure staff is corresponding with clients using thank you letters, personal notes, phone calls and e-mails as well as ensuring they are receiving VCC cards and check orders. Communicates with customers on updating e-mail addresses and resetting password functions.
- Interviews and hires new Account Executives and Receptionist. Conducts on the job training for both new and existing staff through identifying training needs, and close follow-up to determine if additional coaching is necessary. Educates staff on handling unique situations and special relationships products such as Living and Revocable Trusts, Safe Deposit Box Procedures Commercial Accounts, IRA's and supports clients with new banking products that require technical support.
- Directs and evaluates assigned personnel in a manner which consistently results in the expected levels of accurate, quality and timely service for the Banks customers.
- Works closely with the 1st VP Retail Banking on special projects including establishing new products, building new products using the current software, developing and teaching new sales techniques and scheduling coverage for the account executives and tellers.
- Proactively work with Business Development Officer and Lending Officers to seek and establish new clients in the marketplace.

QUALIFICATIONS:

- High School diploma required with one to two years additional training in banking or related course work; Associate's degree preferred
- Three to five years' experience in the financial institution industry
- Previous supervisory experience preferred
- Strong customer service focus
- Proven ability to cross sell 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
- Ability to learn all products and services offered by the Bank
- 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
- Proficient in Microsoft Office applications and Bank specific software applications
- Ability to manage a variety of tasks and work in a highly interceptive environment