

Position Description For Financial Services Representative

The purpose of this job description is to communicate the responsibilities and duties associated with the position of a Financial Services Representative (FSR). The following information should be considered a comprehensive description of this position. It should also be noted that some responsibilities and duties may not be specifically addressed. Ozona Bank fully expects every person to perform any reasonable task or request that is consistent with fulfilling Bank objectives.

Position: Financial Services Representative (FSR)

Supervisor: Branch Manager

Job Brief: The full-time position of Financial Services Representative (FSR) is a dual service position capable of providing services to bank customers as a teller by conducting appropriate transactions and/or by preparing all documents for the opening of various customer deposit accounts, certificate of deposits and safe deposit box accounts. Duties also typically include ordering and making preprinted checks for customers, answering inquiries regarding deposit rates, account terms, and answers questions relating to the customers' existing accounts.

Essential Functions:

1. Processes checking and savings deposits and withdrawals according to proper Teller procedures.
2. Processes check cashing requests according to proper Teller procedures.
3. Answers basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
4. Counts and rolls loose coins
5. Refers customers to the proper department for issues that cannot be resolved at the teller line
6. Issues Cashier's checks
7. Accepts and process loan payments.
8. Maintains proper cash drawer limits according to Bank policy.
9. Maintains appropriate currency logs and reports required by Bank policy.
10. Balances cash drawer daily.
11. Communicates and explains product details for all deposit accounts offered by the bank
12. Listens carefully to customer issues and recommend products/solutions accordingly
13. Prepares proper documentation for new and revised deposit accounts (checking, savings, CDs, etc).
14. Maintains records on Safe Deposit Boxes, sending billing notices, processing request for new boxes and closing boxes as required.
15. Processes transactions and other requests related to Certificate of Deposit accounts.
16. Maintains IRA accounts by preparing accepting and posting contributions, documenting and posting distributions and closing accounts.
17. Scans and indexes completed documentation in document management system.
18. Assists customers with debit card inquiries and completion of dispute forms.
19. Assists customers with online banking and bill pay enrollment and other related functions
20. Has exceptional telephone etiquette; answer telephone inquiries relating to opening/closing of accounts, account status, and other customer inquiries.
21. Accepts wire transfer requests and complete related documents.
22. Assists customers with all issues related to activity on existing deposit accounts such as change of name or address, stop payments, error resolutions, transfers, check orders, etc.
23. Maintains regular and predictable attendance.
24. Performs other duties as assigned, including assisting and supporting other departments as needed.
25. Complies with all regulations and bank approved policies and procedures.
26. Is alert to opportunities to cross-sell bank products and services.
27. Participates in and completes all training/education available in a timely manner to stay abreast of the demands and requirements of the position.

Education Required: high school diploma or equivalent

Practical Experience:

1. A minimum of one (1) year cash handling or sales experience and one (1) year customer service experience preferred. Strong verbal and interpersonal skills.
2. Ability to use office equipment such as computer, calculator, copier and fax machine

Responsibilities - The successful employee must be up-beat and motivated; able to prioritize and make on-the-spot decisions regarding customer transactions, weighing customer satisfaction issues with Bank exposure to loss or fraud. Have in-depth knowledge of all bank deposit products and policies. Employee must have the ability to work in a fast-paced environment; to work well under pressure and with a high degree of accuracy. Employee must also have knowledge of various federal regulations, bank policies and FSR roles and responsibilities relating to each. The employee must be capable of accepting instruction from supervisors; complying with policies, procedures and applicable regulations; completing assigned duties in a timely and efficient manner, fulfilling the needs of customers, and maintaining a cooperative working relationship with co-workers.

Aptitudes Required - This position requires the following levels of aptitudes:

Reasoning Development – Employee must be able to apply principles of logical or scientific thinking to define problems, collect data, establish facts and draw valid conclusions. Interpret an extensive variety of technical instructions in mathematical form. Deal with several abstract and concrete variables.

Language Development – Employee must speak English fluently. Employee must be at a level that would normally apply to a person capable of reading novels, technical magazines with excellent comprehension. Employee must also be able to write reports and correspondence using proper format, punctuation, spelling and grammar.

Math Development – Employee must be able to solve mathematical problems using techniques such as addition, subtraction, multiplication, and division; must be able to solve basic financial formulas.

Physical Requirements:

1. Have frequent need (33% - 66% of time) for standing.
2. Have frequent need (33% - 66% of time) for walking.
3. Have frequent need (33% - 66% of time) for sitting.
4. Have frequent need (33% - 66% of time) for bending, stooping, or squatting.
5. Have occasional need (1% - 33% of time) for climbing stairs.
6. Have rare need (less than 1% of time) for lying down.
7. Have frequent need (33% - 66% of time) for pushing or pulling.
8. Have occasional need (1% - 33% of time) for reaching above shoulders.
9. Have rare need (less than 1% of time) for climbing ladders.
10. Have constant need (66% - 100% of time) for grasping or gripping
11. Have constant need (66% - 100% of time) for finger dexterity.
12. Have constant need (66% - 100% of time) for typing or writing.
13. Have rare need (less than 1% of time) for driving or operating equipment.

Lifting / Carrying:

1. Have rare need (less than 1% of time) to lift/carry over 150 pounds.
2. Have rare need (less than 1% of time) to lift/carry 76 - 150 pounds.
3. Have rare need (less than 1% of time) to lift/carry 51 - 75 pounds.
4. Have occasional need (1% - 33% of time) to lift/carry 26 - 50 pounds.
5. Have occasional need (1% - 33% of time) to lift/carry 10 - 25 pounds.
6. Have constant need (66% - 100% of time) to lift/carry under 10 pounds.

Vision Requirements:

1. Have constant need (66% - 100% of time) to be able to see detail.
2. Have constant need (66% - 100% of time) to be able to see beyond arms length.

Hearing Requirements:

1. Have constant need (66% - 100% of time) to be able to hear in order to communicate effectively.

Speaking Requirements:

1. Have constant need (66% - 100% of time) to be able to speak clearly in order to communicate effectively.

Environment - Working Conditions:

1. Have constant need (66% - 100% of time) to work indoors.
2. Have rare need (less than 1% of time) to work outdoors.
3. Have rare need (less than 1% of time) to work in confined space.
4. Have rare need (less than 1% of time) for exposure to fumes, chemicals, solvents, etc.
5. Have rare need (less than 1% of time) for exposure to extreme temperatures.
6. Have constant need (66% - 100% of time) for eye/hand/foot coordination.

Optimum Qualifications:

The successful candidate should have, at a minimum, good English-speaking skills and must also meet the aptitude requirements listed in this description. The ability to speak a second language such as Spanish is desirable. Exceptional organizational and customer service skills are needed.