



1st Capital Bank

POSITION DESCRIPTION

Title: Client Services Representative

Reports to: Client Service Manager

FLSA Status: Non-exempt

POSITION SUMMARY:

The Customer Service Representative performs teller transactions in compliance with banking regulations, policies, adherence to procedures and bank security policies, while maintaining confidentiality of bank records and customer information. Identifies customer needs and refer clients to the appropriate service channel, such as; Personal Bankers, Loan Officers, Business Bankers, or Relationship Managers. Inform and educate customers of bank services and products, provides excellent customer service. Duties may include safe deposit, merchant deposits, ATM processing, processing cashier's checks, funds transfers, foreign currency and night drop. This position will be located in our Santa Cruz branch.

ESSENTIAL DUTIES & RESPONSIBILITIES

- Performs routine office and customer services duties; greets customers, accepts retail and commercial checking and savings deposits; disburses funds through checking and savings withdrawals or cashing checks; posts transactions, and handles other client transactions as requested.
- Cashes checks for customers and non-customers under current check cashing policy, and pays out money after verification of signatures and customer balances.
- Gathers data and processes various reports and forms (e.g. currency transaction, Reg. CC, holds, overdrafts, etc.) to insure compliance with bank policies, procedures, Bank secrecy Act/Anti-Money Laundering and regulatory compliance programs.
- Has a basic knowledge of bank products and services.
- Explains terms, fees, and other matters pertaining to the bank's products and services to the customer.
- Identify new service opportunities for the customer by identifying and responding appropriately to clues from customers for financial needs, linking the benefits to the customer needs. Understanding of bank products and services.
- Refer clients to appropriate staff, such as; Personal Bankers, Loan Officers, Business Bankers, or Relationship Managers.
- Balances currency, coin, and checks in cash drawer at end of shift and compares totaled amounts with data displayed on computer screen.
- Participates in branch and bank sales and service campaigns.
- Assists in answering telephone or waiting on customers for operations, new accounts, and lobby as necessary.
- Responsible for completing all mandatory compliance training, as assigned.

QUALIFICATIONS:

A combination of education, training and/or experience, which would substantially demonstrate the following knowledge and abilities, would be qualifying.

- High School diploma or equivalent required.
- One-year prior customer service, banking / retail sales, and cash handling.
- Must possess good interpersonal skills to represent the Bank to customers and to the public.
- Ability to protect and maintain confidential information.
- Professional in appearance and in verbal communication.
- Math aptitude – requires the ability to count cash/coin.
- Requires attention to detail and the ability to interpret a variety of instructions furnished in written and oral forms.
- Ability to work a flexible schedule that may include overtime.
- Ability and transportation to travel to other 1st Capital Bank branches to work as requested.

PHYSICAL DEMANDS

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

Work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.