



## **1<sup>st</sup> Capital Bank**

### **POSITION DESCRIPTION**

Title: Personal Banker

Reports to: Client Service Manager

FLSA Status: Non-Exempt

### **POSITION SUMMARY:**

The Personal Banker performs a variety of duties to open, maintain, transfer and close bank deposit accounts; responsible and accountable for the proper and accurate collection and payment of money, checks and other negotiable items. Responsible for the proper and accurate collection of the necessary documentation required to open new accounts. Performs other work as required.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

- Explain various bank account services, systems, regulations and requirements including, but not limited to, demand deposit accounts, savings, certificates of deposit, debit cards, online banking, and individual retirement accounts.
- Obtain and review appropriate signatures, identification, and documentation required to establish accounts; place holds on funds as required.
- Accept and process commercial and savings deposits; cash checks and pay withdrawals within authorized limits, obtain approvals for exceptions; place appropriate holds.
- Properly transmit and balance transactions through the merchant capture machine.
- Balance daily cash receipts, checks and payments.
- Contact customer to obtain account information and instructions as necessary. Assist customers in resolving account issues and problems.
- Place accurate orders for checks, deposit slips and endorsement stamps.
- Compare varied information against source documents for accuracy.
- Effectively communicate.
- Follow complex oral and written instructions.
- Successfully perform duties in all the functional areas of opening new accounts and processing teller transactions and processing teller transactions.
- Receive, disburse and account for cash, general ledgers, and other negotiable items.
- Establish and maintain effective working relationships with those contacted in the course of work.
- Travel will be required for this position. Mileage expense will be reimbursed for assignments away from the home base branch.

### **MINIMUM QUALIFICATIONS:**

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

**Working Knowledge of:**

- Functions, systems and procedures of the operations division.
- Money handling techniques, such as reconciliation of cash against receipts or tape listings, and/or reports.

**Ability to:**

- Maintain confidentiality of privileged information.
- Make rapid and accurate calculations using addition, subtraction, multiplication, division and general mathematical principals.
- Make change and count money rapidly and accurately.
- Receive, disburse and account for cash and other negotiable items.
- Operate equipment and materials in a safe and acceptable manner.
- Follow established safety procedures, use appropriate safeguards, and observe rules of safety using common sense in all on-the-job activities. Equipment may include, but is not limited to: calculator, typewriter, scanner, fax, printer, telephone, or remote capture machines.
- Ability to converse tactfully with customers in the resolution of errors and/or disputes and for all correspondence.
- Provide factual and accurate information on services, products, policies and procedures of 1st Capital Bank and its subsidiaries.
- Establish and maintain effective relationships with those contacted in the course of work.
- Self-starting and self-motivating.
- Maintain a professional image in demeanor as well as dress in accordance with Bank policy.
- Travel to home base or assigned branch for work on short notice.

**SUPERVISORY RESPONSIBILITIES**

None.

**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.