



POSITION DESCRIPTION

Position Title:	Personal Banker	Hours:	40 Hours (Mon-Fri)
Reports To:	Branch Manager	FLSA Status:	Non-Exempt
Department:	Branch – Tacoma		

POSITION SUMMARY:

The Personal Banker assists in the acquisition, retention, and expansion of banking relationships by assessing the needs of new and existing clients. The Personal Banker has a thorough knowledge of the Bank's products and services, refers clients to other business lines within the Bank, and serves as the primary client support contact for all branch related items. The Personal Banker also performs teller transactions, new account opening, account maintenance, and other branch operational duties and provides exceptional internal and external customer service. Commencement employees embrace and practice the Bank's core values: Dedication, Teamwork, Integrity, and Respect and support an environment of diversity, equality, and inclusion within all aspects of the organization.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Assure compliance with all Bank policies and procedures as well as state and federal banking regulations, as applicable
- Follow all BSA/AML/OFAC guidelines and complete annual training as assigned
- Effectively interview and assess the needs of prospects and clients in order to recommend appropriate banking products and services
- Proactively offer solutions to help prospects and clients recognize strategies that will help them build and strengthen their financial position
- Effectively partner with other business lines within the Bank to identify sales opportunities (i.e.: Cash Management, Commercial Loans, etc.)
- Open, close, and maintenance all consumer and business retail products
- Process complex transactions including changing account ownership, living trusts, guardianship accounts, and estate assignments
- Conduct care calls to ensure client satisfaction
- Assist with originating and processing consumer loans and business/personal reserve lines of credit. Act as a client advocate to ensure prompt processing of these loans.
- Achieve branch service quality objectives and support growth objectives
- Process incoming/outgoing domestic and international wire requests
- Perform branch operational duties including, but not limited to paying and receiving, selling cashier's checks, reviewing daily reports, balancing branch cash, ordering currency, and processing proof work
- Perform night drop and ATM maintenance, processing, and balancing
- Complete Currency Transaction Reports (CTR) and all other reporting timely and correctly when needed
- Participate in branch events/sponsorships
- Complete all assigned compliance training timely
- Perform other duties as assigned

REQUIRED SKILLS

- Treats people with respect; works ethically and with integrity; accepts responsibility for own actions
- Ability to identify client needs, present banking solutions and bank products
- Ability to recognize closing opportunities and retain and grow client relationships
- Ability to initiate client contact through letters, email, telephone or personal contact
- Exceptional customer service skills
- A self-starter with initiative and desire to learn
- Detail-oriented with high organizational skills
- Works under limited supervision and exercises good judgement within guidelines
- Ability to work collaboratively to reach mutual goals
- Ability to communicate clearly, effectively, and professionally, both verbally and in writing
- Ability to read and follow written procedures
- Ability to use or learn Word, Excel, Adobe, and Outlook
- Ability to work unrelated processes simultaneously, and prioritize a variety of tasks

WORK ENVIRONMENT

- Must be able to remain in a stationary position for extended periods of time
- Must be able to effectively communicate and exchange accurate information
- Must be able to work in a branch environment with moderate noise levels and with frequent employee/customer contact and interruptions during the day

QUALIFICATIONS

- Minimum one year of bank teller experience, including new account opening and maintenance
- High school graduate or GED required

This job description is subject to change at any time.