***SENECA SAVINGS***

***JOB DESCRIPTION***

***35 OSWEGO ST.***

***BALDWINSVILLE, NY 13027***

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| --- | --- | --- | --- |
| *Job Title:* | **Relationship Banker 1 (RB1)** | *Employment*  *Classification:* | **Non-Exempt** |
| *Report To:* | **Assistant Branch Manager** | *Prepared by:* | Human Resources 2016 |

Office: Baldwinsville, Liverpool & North Syracuse

Department: Operations

**40 Hours Per Week**  
**Baldwinsville Branch**  
**35 Oswego St**

**Baldwinsville, NY 13027**

***JOB SUMMARY****:*

Serves as foundation of building customer loyalty and growing and retaining customer relationships in the branch system while completing all activities in a proactive manner. Plays a key role in the customer experience (efficient transactions, lobby experience, account maintenance and service beyond expectations); relationship management (customer assessments, profiling for sales opportunities, account opening and lead-focused outbound calling); risk management (audit requirements, fraud prevention; Know Your Customer; customer information profile (CIP); and branch operations). Profiles customers to identify financial needs, across all product and service lines, resolves service issues, and completes accurate and timely processing of Teller transactions.

***NATURE AND SCOPE:***

This position is the focal point in the branch for sales, service and/or referral opportunities in support of overall branch goals and activity requirements. The position is the key driver of customer flow in the branch to support these activities. The RB1 services existing customers and grows their business through identifying sales opportunities with customers. The position assists the Tellers with customer transactions as required. The position must stay current on operational, product, and system changes/enhancements, as well as demonstrate good risk management decisions to assist the branch in managing preventable losses and reduce fraudulent activity. The percentage of time spent in each work area is based on branch size, complexity, and need.

**QUALIFICATION STANDARDS:**

* High School Diploma or GED
* Basic knowledge of keyboarding/computers
* Must have pleasant, personable and professional relationship skills for customer contact
* Strong communication skills
* Professional image
* Must work well with others as a team player
* Prior cash handling experience preferred
* Prior customer service experience preferred
* Must be able to take direction from Supervisor
* Must be able to work rotating schedule to include Saturdays
* Must be able to attend after hour meetings as required
* Travel between office locations sometimes required
* Must be able to adapt to changes in policies and or procedures (sometimes at a rapid pace).

**ESSENTIAL JOB FUNCTIONS:**

* The RB1 serves as the assigned person (based on branch facility design), as scheduled, to welcome the customer, work with or direct them as appropriate based on their identified needs and encourage utilization of self-service channels.
* Support Bank guidelines for delivering and coaching exceptional customer experience including proactively greeting customers, smiling, using their name and ending each interaction (whether in person or phone) by saying “Thank you for your business, is there anything else I can do for you today (customer name)?” Maintain a professional manner to build customer confidence and trust.
* Take ownership of account servicing and error resolution, including resolving routine customer problems and referring more complex issues to supervisor. Follow-up on these issues as required to ensure timely and accurate resolution and convert servicing situations to sales/referral opportunities.
* Meet with customers entering the branch to assess and identify customers’ immediate and long-term financial needs; present all appropriate options and complete the sale and/or referral of products and services as appropriate. Develop new customer relationships and/or retain and expand existing relationships by proactively identifying customer opportunities utilizing fundamentals of the Bank’s sales process to achieve personal sales and/or referral goals.
* Conduct lead-focused outbound calls and participate in branch sales promotions as requested by management.
* Follow consumer guidelines for accuracy and proper new account handling and exception processing.
* Process a variety of Retail and Commercial transactions, including deposits, withdrawals, loan payments and check cashing in a timely and efficient manner.   
  Verify check endorsements and funds availability and disburse cash to customers in the conduct of transactions and according to policy. Issue receipts to customers for transactions processed to provide a record of activity. Balance daily work and adhere to all procedures.
* Maintain thorough knowledge of procedures required for ATM (Automated Teller Machine) settlement, foreign currency, night depository, reserve cash and coin maintenance, negotiable control and review, opening and closing procedures, ordering of cash, and preparation of cash for shipment and receipt of cash shipment.
* Serve as the Head Teller depending on branch size and complexity. The RB1 may serve as the workflow coordinator, creating Teller schedules, providing sales and service leadership to the Tellers, ensuring consistent execution of activities and attending operations meetings conducted by Regional Operations.
* Ensure compliance with operational, security and control policies/procedures to support preventing fraud and protecting customer assets.
* Demonstrate teamwork by proactively assisting other branch colleagues when needed as well as actively participating and contributing during Branch Team meetings.

**SUPERVISORY RESPONSIBILITIES:**

This position does not have any supervisory responsibilities; however, the RB1 position may provide guidance and training to less experienced personnel, as applicable.