

ARVEST BANK

Job Description

JOB TITLE: **Financial Services Representative (FSR) – Teller/Deposit Counselor**

DEPARTMENT: Deposit Services
SUPERVISOR: Branch Manager or Teller Supervisor
EXEMPT: (Y/N?) No
EXEMPTION: N/A
DATE PREPARED: June 2008
DATE REVIEWED: February 2009 (language revised) SS

SUMMARY: Under the direction of the Branch Manager or Teller Supervisor, the incumbent is responsible for providing superior banking services to customers in a professional manner. The incumbent will provide customers and potential customers with a clear understanding of the technical aspect and benefits of products and services offered at the bank and will expand the customer base through successful selling techniques. The incumbent will provide assistance in the areas of: Deposit Services (i.e. opening all types of new accounts and handling other account related or deposit related requests) and Teller Services (i.e. processing all types of teller transactions and maintaining cash drawer).

ESSENTIAL DUTIES AND RESPONSIBILITIES: Other duties may be assigned.

1. Contribute in the achievement of branch sales goals by aggressively selling products to new and existing customer by identifying problems, needs, and opportunities.
2. Recognize selling opportunities and effectively cross-sell bank products.
3. Refer qualified customers to specialized sales forces.
4. Cross-sell bank products and make referrals. Maintain in-depth knowledge of products and services.
5. Open and close new accounts for customers. Process documentation of accounts accurately by having in dept knowledge of products and services.
6. Give exceptional customer service by displaying sincere, outgoing, and aggressive friendliness. Smiling, acknowledging every customer, introducing yourself, making eye contact, and thanking the customer are all examples.
7. Acknowledge customer complaints and follow up to ensure customer satisfaction.
8. Prioritize multiple customer demands to provide maximum service.
9. Handle customer transactions quickly, accurately, and efficiently, adjusting speed to traffic flow. Maintain and balance cast drawer following the established guidelines.
10. Open and close accounts accurately. This includes handling maintenance and changes on all account related request.
11. Maintain in-depth knowledge of products and services.
12. Other duties as assigned.

TEAM ACCOUNTABILITIES:

To be successful in a team environment this incumbent needs to have good attendance, employer relations, appearance, adaptability, dependability, initiative, time utilization, employee relations, teamwork, communication skills and community involvement.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

- High school diploma or general education degree (GED).
- Previous sales and banking experience is preferred.
- Customer Service experience is preferred.
- Cash handling experience may also be beneficial.
- Successful completion of Teller and Deposit Counselor Training is required within the first 90 days.
- Have Product Knowledge and Sales Training to effectively cross-sell bank products and services.

OTHER SKILLS and ABILITIES:

- Must be able to arrive at work on time, work on site and have regular work attendance
- Must be able to work cooperatively with other co-workers regardless of personality, presence or communication style
- Must be able to provide cordial customer service regardless of customer personality, presence or communication style
- Must be able to perform several tasks at once
- Must be able to work in a stressful atmosphere
- Must be able to rotate job tasks
- Must be able to occasionally work overtime
- Must be able to greet others cordially
- Must be able to coordinate multiple and changing priorities
- Must be able to verbally communicate with all other associates
- Must be able to operate telephone, copier and FAX machines
- Must be able to move from department to department or bank to bank to attend meetings
- Must be able to operate personal computer keyboard in order to create reports, schedules and other appropriate documentation
- The incumbent must possess excellent interpersonal skills when dealing with customers and other employees in person or on the telephone.
- The incumbent must be knowledgeable of the different types of loans and loan documents and have an understanding of the bank's policies and procedures.
- Must be able to anticipate problems and use sound judgment, common sense, and resourcefulness to accomplish tasks along with the ability to prioritize multiple duties.
- This incumbent must have math, analytical and bookkeeping skills.
- Machines skills include computer utilizing various software applications, typewriter, copier, Fax machines, credit bureau machine and calculator.

PHYSICAL DEMANDS:

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

While performing the duties of this job, the employee is regularly required to sit, talk or hear. The employee frequently is required to stand and walk. The employee is occasionally required to reach with hands and arms.

The employee must occasionally lift and/or move up to 52 pounds. Specific vision abilities required by this job include close vision.

WORK ENVIRONMENT:

The 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 qualified individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.