

**VERABANK  
JOB DESCRIPTION**

---

**JOB TITLE:** Relationship Banker III

**DEPARTMENT:** Branch Banking

**INCUMBENT:**

**SUPERVISOR:** Retail Branch Manager

**FLSA STATUS:** Non-Exempt

**DATE:** June 8, 2015

---

**JOB PURPOSE**

Serves as a customer ambassador for the bank with the overall purpose of providing quality and efficiency to customers who prefer face-to-face interaction with the bank. Has a thorough understanding of the customer's transaction requirements and is able to effectively communicate all available options to them on an advanced level. Educates customers about the bank's sales and service delivery options and refers the appropriate products and services that match the customer's needs. Processes basic and advanced level customary transactions, such as receiving and paying out money and transactions involving negotiable instruments, and utilizes technological resources to assist the customer in an efficient, friendly and accurate manner. Provides personalized banking services to the bank's customers. Teaches and trains other employees regarding all aspects of the relationship banker position.

**DUTIES AND RESPONSIBILITIES**

1. With a clear and advanced level understanding of the bank's products and services and the customer or prospective customer's current relationship with the bank, offers the customer information on basic bank products and services that can benefit the customer and enhance their banking relationship. The relationship banker uncovers the customer's needs and then matches those needs to the appropriate bank product or service.
2. Provides professional and proactive customer service by assisting customers with new and existing account inquiries, and/or researching and resolving account problems. Establishes all types of new accounts for customers and follows designated new accounts procedures.
3. Accepts consumer loan applications and facilitates the customer's consumer loan process. Follows designated consumer loan procedures. May research and resolve loan problems.
4. Processes customary transactions such as receiving and paying out money, transactions involving negotiable instruments, and other transactions by utilizing

- technological resources.
5. Maintains technical knowledge of VERABANK processes, systems and policy and procedures for consumer products and services. Complies with all applicable laws and regulations.
  6. Processes customer requests including but not limited to temporary checks, debit cards, check orders, stop payments, wire transfers, change of address and loan payments.
  7. Provides support to the branch and lending staff with clerical and administrative duties as assigned.
  8. Receives and greets bank visitors, providing them with information and directing them to appropriate staff as necessary.
  9. Maintains an advanced level of knowledge about the bank's consumer and commercial products and services. Effectively utilizes technology and teaches customers.
  10. Effectively teaches and trains other employees regarding all aspects of the relationship banker position.
  11. Serves as a lead for day to day operational decisions in the branch with authority delegated from manager.

## **CONTACTS**

Daily contact with customers, supervisor and co-workers. Frequent contact with other bank departments in researching and resolving customer issues.

## **SPECIFIC REQUIREMENTS**

1. High school diploma or equivalent experience.
2. Comprehensive knowledge of banking rules and regulations.
3. Three years experience in a financial institution in a customer contact position.
4. Excellent oral and written communication skills.
5. Experience in providing quality customer service.
6. Conflict resolution skills.
7. Professional appearance and demeanor.
8. Ability to use basic office equipment.
9. Ability to use personal computers and other bank provided technological resources. Ability to effectively teach customers to utilize technology for their banking needs.
10. Detail oriented and demonstrated proficiency and accuracy in processing customer requests and transactions.
11. Ability to multitask, prioritize, and effectively complete assignments with continued distractions.
12. Demonstrated relationship building skills.
13. Demonstrated teaching and training skills.

## **PREFERRED REQUIREMENTS**

1. Familiar with the bank's core accounting system.
2. Ability to work independently and as a team with excellent time management skills.

3. Knowledge of various banking departments.

**PHYSICAL REQUIREMENTS**

Office setting with moderately varied walking, standing, and desk-oriented activity, with fatigue being relieved by opportunities to change positions and move around in a comfortable indoor office environment.

**NOTICE**

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

---

Employee	Department/Division Manager
----------	-----------------------------

---

Date	Date
------	------