

**CITIZENS NATIONAL BANK
JOB DESCRIPTION**

JOB TITLE: Call Center Representative

DEPARTMENT: Call Center

INCUMBENT: _____

SUPERVISOR: Call Center Supervisor

FLSA STATUS: Non-Exempt

DATE: October 12, 2004

JOB PURPOSE

Responsible for independently assessing and processing inbound calls to accomplish a satisfactory result for the customer and the bank. Proactively sells, cross-sells and refers bank products and services.

DUTIES AND RESPONSIBILITIES

1. Professionally processes inbound calls concerning account questions, product and service information, bank policy and various customer requests.
2. Actively pursues opportunities to establish new relationships and expand existing customer relationships.
3. Accurately completes necessary paperwork within established guidelines to complete customer's request for stop payments, research, address changes, account changes, overdraft protection, transfer of funds and other transactions.
4. Efficiently interprets and explains bank charges, policies, procedures, special programs and rates in non-bank terms to ensure customer understanding of information being communicated.
5. Maintains compliance with various banking regulations.
6. Advises management of irregular or recurring problems and suggests improvements to better service the customers.
7. Maintains the customer's confidentiality.

CONTACTS

Daily contact with bank customers, supervisor, co-workers, other bank departments and managers.

SPECIFIC REQUIREMENTS

1. High school diploma or equivalent experience.
2. Excellent oral and written communication skills.
3. Ability to sell, cross-sell and refer bank products and services.
4. Excellent customer service skills.

5. Ability to work independently and as a team with excellent time management skills.
6. Knowledge of personal computer and related word processing and spreadsheet software.

PREFERRED REQUIREMENTS

1. Two to three years experience in a call center environment.
2. Two to three years experience in bank operations area.
3. Ability to quickly learn and effectively use various types of evolving technologies to service customers.
4. Familiar with the bank’s core accounting system.
5. Comprehensive knowledge of banking rules and regulations.
6. Detail oriented.
7. Knowledge of various banking departments.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable 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