



Position: Retail Specialist

Department:

Reports To: Team Leader

Supervises: N/A

FLSA: Non-Exempt

Date:

POSITION SUMMARY:

To deliver Uncommon customer service to bank customers by opening and maintaining Louisiana National Bank accounts and services. Responsible for promoting bank products through proactive sales and service efforts. To develop business for the bank through civic and community activities.

ESSENTIAL DUTIES:

- Verify and process new customers through Penley ID Verification and Chexsystems
- Interview customer using open ended questions in order to discover what needs can be met by the bank's products and services
- Utilize Horizons to analyze current customer relationships to actively mine for cross-selling and up-selling opportunities
- Open, close and maintenance personal and business accounts such as checking, savings, time deposit, debit card etc and enter customer information accurately and completely in Horizons
- Set up night deposit and safe deposit agreements
- Assist customer with order or exchanging foreign currency
- Assist customer with account research, resolution and follow up
- Assist customer with Visa applications (personal and business)
- Utilize Net Image and Image Centre for account research issues
- Calculate earned interest for time deposit
- Obtain all required information from personal and business customers
- Properly place Reg CC Holds
- Educate, assist and enroll customers in all electronic services such as online banking, bill pay, telephone banking, mobile banking etc.

- Ensure accuracy by reviewing all new accounts and making necessary corrections the following business day
- Educate every deposit customer on ODA and accurately maintenance accounts
- Complete necessary forms for customer to have their checks directly deposited.
- Ensure all CIP procedures are followed as outlined in the BSA/CIP Policy
- Assist customer with ACH disputes/stop payments
- Open and close safe deposit boxes using and maintaining necessary documentation
- Assist customer with incoming and outgoing wire transfers
- Monitor lobby area to ensure all customers have been assisted
- Accurately perform all functions of a teller and offer support by assisting when needed

KNOWLEDGE, SKILLS AND ABILITIES:

- Excellent customer service skills
- Good organizational skills
- Professional appearance
- The ability to prioritize and make on the spot decisions regarding customer transactions, weighing customer satisfaction issues with Bank exposure to loss or fraud
- Mathematical skills
- In-depth knowledge of all bank deposit products and polices
- Basic knowledge of loan products
- Ability to work in a fast-paced environment
- Ability to work well under pressure
- High degree of accuracy
- Strong communication skills
- Organizational skills
- Knowledge of various federal regulations including Bank Secrecy Act, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Gramm-Leach Biley Act, Regulation E and teller roles and responsibilities relating to each act.