



Position: Relationship Banker - Team Lead

Department: Retail

Reports To: AVP Retail Banking

FLSA: Non-Exempt

Effective Date:

Revised Date: 05/31/2022

POSITION SUMMARY:

To deliver Uncommon customer service to bank customers by conducting appropriate transactions and meeting the needs of customers. Responsible for the overall sales, production, profitability and regulatory compliance of the branch. Ensure the branch delivers quality, accurate and timely customer service while processing a variety of financial transactions. Maintain communication between the branch and upper management. Develop business for the bank through civic and community activities.

ESSENTIAL DUTIES:

- Provides effective and motivating coaching and training to the branch in areas such as skills development and service excellence.
- Evaluate staff member's performance individually on a regular basis in order to celebrate successes and coach underperformance.
- Maintain a professional environment through actions, attitudes, attire, communication and branch appearance and hold team accountable for the same.
- Awareness of facility and equipment condition; communicate, coordinate and/or facilitate needed repairs.
- Perform annual reviews which include goals for the following year.
- Oversee administration of all branch personnel issues.
- Collaborate with Human Resources Management to recommend & maintain staffing levels, performance appraisals, provide training, promotions, hiring, recommend salary adjustments and terminations.
- Develop ways to increase branch moral, develop employees, etc. in order to assist in increasing skill sets and decreasing turnover.
- Recognize and act on opportunities to increase branch revenues, sales and customer satisfaction.

- Control branch expenses such as personnel expenses, operating losses, office supplies, fee waivers etc.
- Monitor and manage overtime issues.
- Review and coordinate weekly staffing to ensure proper coverage and adherence to staffing model targets.
- Responsible for branch compliance with bank policies and procedures.
- Ensure that regulatory compliance standards are met.
- Regularly monitor the efficiencies of production by reviewing available information through reports such as branch scorecard, cross sell reports, accounting and portfolio reports.
- Responsible for resolving all customer service problems.
- Responsible for representing the bank in a professional manner at civic and community affairs.
- Review and hold staff accountable for accuracy of work such as balancing, proof work, new account opening/closing, CIP compliance etc.
- Accurately perform all functions of a Relationship Banker and offer support by assisting when needed.
- Ensure all CIP & Deposit exceptions are cleared in a timely manner.
- Review overdrawn checking and savings accounts and follow collections and charge off processes.
- Review maturing CD report for possible sales opportunities.
- Monitor and manage cash limits and shipments.
- Monitor and manage monthly cash items GL.
- Review vault log, night deposit logs, security checks, audits, and proof logs monthly.
- Hold staff accountable for completion of required online courses.
- Manage or conduct monthly and quarterly branch audits.
- Responsible for compliance under the requirements of the BSA, AML, OFAC and CIP related policies as well as adherence to the bank's procedures to fulfill the requirements of the regulations.

KNOWLEDGE, SKILLS, AND ABILITIES:

- College degree or equivalent banking industry experience required
- Minimum 3 years of banking experience
- Minimum 2 years of supervisory experience
- Must have reliable transportation and unencumbered Driver's License
- Manage staff in the assigned branch
 - Responsible for timesheet management and call ins
 - Responsible for coaching and development of staff
 - Responsible for complying to all applicable employment laws
- Ability to motivate and coach staff in sales and service
- Proven leadership, organizational and time management skills
- Excellent customer service skills
- High level of professionalism, courtesy and attention to detail
- Knowledge of rules and regulations regarding banking guidelines
- Strong decision making ability, and customer service skills

- Trustworthy, dependable, able to maintain composure under pressure
- Ability to maintain a high level of confidentiality
- 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
- Ability to work in a fast-paced environment
- Strong communication skills
- Ability to exhibit tact and diplomacy working with staff and the public
- 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.

SUPERVISOR RESPONSIBILITIES:

- All Tellers and Retail Specialists in assigned branch

SUPERVISION RECEIVED:

- Works under the general supervision of the Retail Banking, AVP

WORKING CONDITIONS:

- This position operates in a professional office environment.
- This is a full-time position (40 hours/week)
- Overtime will be required
- Travel will be required

PHYSICAL REQUIREMENTS:

The physical requirements described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable qualified individuals with disabilities to satisfactorily perform these essential functions without causing undue hardship for the employer.

While performing the duties of this job, the employee is required to remain in a stationary position for long periods of time and must frequently move about the office. The employee must constantly operate a computer and other office equipment such as phones, keyboards, printers, and copiers. The employee is regularly required to communicate with others via phone, email, etc. Occasionally, the employee is required to move up to 10 pounds and may, at times, be required to move up to 20 pounds.