



Position: Retail Specialist

Department: Retail

Reports To: AVP Retail Banking

FLSA: Non-Exempt

Effective Date:

Revised Date: 05/31/2022

POSITION SUMMARY:

Deliver Uncommon customer service to bank customers by opening and maintaining Louisiana National Bank personal accounts and services. Promote bank products through proactive sales and service efforts using a consultative approach. Develop business for the bank through civic and community activities.

ESSENTIAL DUTIES:

- Verify and process new customers through Penley ID Verification and Chexsystems.
- Utilize Horizons to analyze current customer relationships to actively mine for cross-selling and up-selling opportunities
- Open, close, and maintain personal and business accounts accurately and completely in Horizons.
- Set up night deposit and safe deposit agreements.
- Assist customer with
 - Exchanging foreign currency
 - Account research, resolution and follow up
 - Visa applications (personal and business)
 - Educating and enrolling in all electronic services such as online banking, bill pay, telephone banking, mobile banking, direct deposits etc.
 - ACH disputes/stop payments
 - Incoming and outgoing wire transfers
- 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 every deposit customer on ODA and accurately maintenance accounts
- Ensure all CIP procedures are followed as outlined in the BSA/CIP Policy
- Open and close safe deposit boxes following bank procedure.
- 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:

- Skills
 - Excellent customer service
 - Organized
 - Mathematical
 - Strong communication skills
 - High degree of accuracy
- Abilities:
 - Prioritize and make on the spot decisions regarding customer transactions, weighing customer satisfaction issues with Bank exposure to loss or fraud.
 - Work in a fast-paced environment
 - Work well under pressure
- Knowledge of
 - All bank deposit products and polices
 - Basic knowledge of loan products
 - 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.

TRAINING AND EXPERIENCE:

- High school diploma or GED required
- Minimum 1 year of teller experience

SUPERVISOR RESPONSIBILITIES:

- None

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 may be required
- Travel may 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.

MY SIGNATURE BELOW INDICATES THAT I HAVE READ AND UNDERSTAND THE REQUIREMENTS OF MY JOB DESCRIPTION.

Signature

Print Name Date