



*Savings Bank*  
OF MENDOCINO COUNTY  
Member FDIC

## **Job Description**

**Job Title: New Accounts Representative 1**

**Department: Branch Assigned**

**Reports To: Branch Administration/Branch Manager**

**Salary Grade/Salary Range: 3 (\$1788-\$2520)**

**Revision Date: October 2012**

### **Position Summary**

Answer customers' questions and explain available Bank services to best meet the customers' needs. Cross sell Bank products and services as applicable. Interview customers to obtain information needed for opening accounts according to applicable regulatory requirements. Inform customers of procedures and requirements for opening different types of accounts and applying for services. Compile information, enter account information into the computer and create necessary forms and/or documents to open the account. Refer customers to other appropriate Bank personnel for assistance as needed, following Customer Service Standards.

### **Essential Job Functions and Responsibilities**

- Regular and predictable attendance and punctuality.
- Keep up-to-date on Savings Bank product knowledge and be able to explain in detail all Bank products and services to customers.
- Open all types of new accounts offered by Savings Bank.
- Provide deposit interest rate information in-person and over the telephone.
- Provide information regarding different account ownership types.
- Update and process all documents pertaining to new and existing accounts.
- Answer telephones and transfer calls to the appropriate person following Customer Service Standards.
- Redeem Savings Bonds.
- Initiate orders for ATM/Classic debit cards and perform data entry for card maintenance.
- Process documentation and perform data entry for closed, lost, stolen or destroyed ATM/Classic cards.
- Process check orders.

- Accept and process address changes.
- Create new account kits.
- Have a basic knowledge of FDIC Deposit Insurance rules.
- Provide an explanation of Online Banking to customers.
- Track signature cards sent to Central Services.
- Escort and/or refer customers to other departments, as necessary, following Customer Service Standards.
- Keep the lobby interest rate board current and up-to-date.
- Complete CD/IRA transactions, including daily time deposit notices and daily balancing.
- Complete CD/IRA maintenance review.
- Allow customer access to Safe Deposit Boxes, maintain SDB agreements and entry log.
- Other duties as assigned.

### **Qualification Requirements**

- To perform this job successfully, an individual must be able to perform each essential job function satisfactorily. The requirements listed are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- Flexibility with hours and days, as applicable to branch.

### **Education and/or Experience Requirements**

- High School Diploma or General Education Degree (GED) required.
- One year of banking experience **or** completion of an approved education program **or** equivalent combination of education and experience required.

### **Minimum Typing Speed Required**

25 wpm or higher keyboarding speed.

### **Language Skills**

- Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums.
- Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with employees, customers, vendors and management.
- Must possess the ability to speak clearly so others can understand.
- Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition and grammar.
- Bilingual skills desirable.

### **Mathematical Skills**

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

### **Reasoning Ability**

Ability to solve problems and deal with a variety of situations. Ability to understand a variety of instructions furnished in written, oral, diagram or schedule form.

### **Other Skills and Abilities**

- Familiarity with Windows-based computer required. Previous experience with the Microsoft Office suite and banking-related software preferred.
- **Evaluating Information to Determine Compliance with Standards** – Using relevant information and individual judgment to determine whether transactions, events or processes within scope of authority comply with laws, regulations or Bank standards.
- **Working Directly with the Public** – Ability to deal directly, face-to-face and on the phone with the public, following the Bank's Customer Service Standards.
- **Establishing and Maintaining Interpersonal Relationships** – Developing constructive and cooperative working relationships with others and maintaining them over time.

### **Physical Demands**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand, walk, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 10-20 pounds and occasionally lift and/or move 25-50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

**Acknowledgment:**

*I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.*

\_\_\_\_\_  
**Employee Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Supervisor Signature**

\_\_\_\_\_  
**Date**