



228 N 2nd Ave SW

Rome, Georgia 30165

(706-236-2123)

### **Job Description – Personal Banker**

**Position title:** Personal Banker  
**Exempt Status:** Non-exempt, full-time position  
**Reports to:** Branch Manager

**Position Summary:** This position is responsible for delivering a high touch account opening experience, advising clients and providing solutions, while identifying and delivering on cross-selling opportunities of deposit-related services. The Personal Banker role requires experience, efficiency, accuracy in account opening along with a solid understanding of products and services to be able to share the value proposition necessary to help identify solutions for clients.

#### **Key Duties and Responsibilities:**

- Help customers open and manage their bank accounts and finances
- Advise clients on financial services and resolve issues
- Reach out to prospective customers to sell our services
- Generate new core deposit relationships with the Bank's deposit services, selling all consumer and commercial deposit products.
- Requires knowledge of general banking operations as it relates to account management for these clients, including services such as bill pay, online banking, mobile deposits, money management apps, and treasury services where needed.
- Market the Bank's Cash Management products and services to small business and commercial clients.
- Provide short-term money management expertise for deposit clients. This includes managing clients' day to day banking needs involving operating accounts and cash management products, from overnight liquidity positions to term maturities. Requires firm working knowledge of deposit products and services and how the client can use them to manage their finances.
- Account opening and management responsibilities, to include being primary contact and officer for all new and existing client relationships assigned to their portfolio.
- Build internal and external relationships through exceptional problem solving, ownership and follow-through.
- Provide a high level of personalized sales and service support to key clients.
- Additional duties include backup to Universal Banker role as needed. As such, this position should be cross-trained on all essential branch duties and job functions.

**Overall:**

- Supports the management of all activities to support the growth of deposits, deposit-related services, cash management services and sales, small business, mortgages, sound lending and superior customer service;
- Supports marketing and business development strategies which emphasize new business, customer retention, effective pricing and the cross-selling of the bank's suite of financial products and services;
- Work diligently to cure any documentation deficiencies, policy, and compliance exceptions
- Refer customers to other Relationship Managers as needed.
- Build and maintain positive relations with all clients, potential customers, and co-workers.
- Creates an environment of commitment to compliance, including but not limited to the BSA/AML and OFAC Compliance Program which encompasses: acting with integrity even in difficult situations; completing training in a timely manner; setting an example for others in diligently reporting suspicious activity; and understanding both your individual and the organization's responsibilities around fair and responsible banking and to use that knowledge to serve customers fairly and consistently.
- Maintains a proficient knowledge of all department and Bank policies, procedures, and regulations that pertain to the job as specified.
- Complete other duties as assigned.

**Knowledge, Skills & Abilities**

- High School Degree or equivalent required
- Minimum of 3-5 years' experience in banking preferred
- Experience and proficient in sales preferred
- Must possess good oral and written communications skills, in relating to internal and external clients and contacts.
- Position requires high degree of accuracy and attention to detail.
- Individual must exhibit ability to prioritize workday efficiently.
- Individual must be able to handle conflict in a professional manner, exhibit professionalism in communication skills, and must be able to work under the pressure of deadlines.
- Participate in all required compliance training, including Bank Secrecy Act/anti-money laundering training, as well as internal and external training programs, online training, meetings, and seminars/conferences, etc. as required for the position as it evolves.