



POSITION DESCRIPTION

DATE UPDATED: 5/5/2022

TITLE: Relationship Banker

REPORTS TO: Assistant Branch Manager

SUMMARY:

The Relationship Banker is responsible for establishing, retaining and deepening customer relationships by providing exceptional customer service, performing efficient and accurate banking transactions, open or close accounts, knowledgeable in policies, procedures and regulations of the bank for both consumer and business customers.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following, other duties may be assigned.

- Maintains a working understanding of consumer and commercial depository products and services.
- Process various in-branch financial transactions including cashing checks, accepting deposits and loan payments, negotiable instrument sales, savings bond redemptions, change orders and foreign currency in a timely manner.
- Balances Cash Recyclers, vault and coin machine.
- Upholds customer confidentiality in accordance with established procedures and guidelines.
- Handles inbound and outbound calls with a goal of customer retention customer retention, expansion of their banking relationship with us and attracting new customers.
- Interacts with customer to provide information in response to inquiries about accounts, products and services.
- Identifies and closes cross-sell opportunities (consumer/commercial) in order to solicit sales of new or additional services or products and refers customers to bank staff for purchase/set-up of certain products and services, as appropriate.
- Opens checking and savings deposit accounts, certificates of deposit, safe deposit boxes
- Provide secured access to safe deposit boxes, if applicable.
- May open and close the branch following proper procedures/policies.
- Communicates with customers to explain features and benefits of products or services offered.
- Demonstrates products or services and provide assistance in the best application of products or services.
- Performs data entry to maintain consumer and commercial contact and deposit data into the bank's computer system.
- May process check orders, stop-payments, wire transfers, point of sale (POS) and automated teller machine (ATM) disputes and notarize documents.
- Works to ensure departmental compliance with BSA/AML/OFAC rules.
- Reports suspicious client and account activity.
- Develops and maintains positive relationships with Highland Bank customers and employees.
- Assists other Highland Bank staff; performs other duties as apparent or as delegated by supervisor, in order to provide excellent customer and internal departments service.
- Volunteer in local community events that the bank sponsors.



The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

QUALIFICATIONS

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below 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.

1. Preferred two to four years' experience in the financial services industry, preferably in one or more of the following areas: Cash handling, Help Desk, Phone Bank.

EDUCATION/EXPERIENCE

High school diploma or general education degree (GED); or one to three months related experience and/or training; or equivalent combination of education and experience.

SUPERVISORY RESPONSIBILITIES

Position has no supervisory responsibilities.

LANGUAGE ABILITY

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

MATHEMATICAL ABILITY

Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of plane and solid geometry and trigonometry. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

REASONING ABILITY

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

COMPUTER SKILLS

1. Microsoft Office Suite (Word, Excel, PowerPoint)
2. Typing 40 WPM



COMPETENCIES

To perform the job successfully, an individual should demonstrate the following competencies:

1. **Work Quality:** Accurately completes work on-time and continuously strives for improvement, high quality results and a superior image for the company. Seeks to advance knowledge in the areas of responsibility. Produces complete, accurate, and thoughtful work. Conducts independent checks of information and identifies mistakes or errors.
2. **Productivity:** Able to produce a significant volume of high-quality work in a reasonable period of time. Avoids unnecessary distractions and work that produces no value or diminishing returns.
3. **Job Knowledge:** Demonstrates an understanding of knowledge specific to his/her work. Applies related procedures, principles, theories or concepts to the job. Has the ability to update job knowledge and effectively utilize available resources and technology. Actively develops understanding and expertise within scope of his/her job responsibilities and overall industry.
4. **Dependability & Prioritization:** Sets priorities with an appropriate sense of what is most important and plans with a realistic sense of the time involved. Keeps track of activities completed and outstanding responsibilities. Maintains clear, detailed records of activities related to accomplishing stated objectives. Adheres to overall attendance expectations and observes scheduled work hours, breaks, meal periods, arrival and departure times.
5. **Attitude:** Has a positive disposition towards others and their job. Resourceful and finds ways to push past obstacles and get things done. Embraces changes made within role and organization. Is willing to step up and assume responsibilities as needed. Makes the effort to understand the big picture in order to better perform his/her job and create value.
6. **Communication:** Presents ideas, opinions and information in a clear, organized and concise manner, using language that is appropriate to the workplace. Uses a helpful and professional tone and maintains body language that reflects respect and openness to the communication process. Actively listens to others; asks for feedback and checks for understanding to assure accuracy. Invites and respects other points of view. Remains open to constructive feedback and views it as an opportunity for improvement.
7. **Innovation:** Continually evaluates reviews and disseminates information regarding industry trends and best practices. Communicates ideas for improvement in a helpful, respectful manner while understanding that not all ideas will be implemented.
8. **Teamwork:** Demonstrates commitment to the success of the work group, department, or others. Develops an understanding of the role of other members of the group or department to encourage a common focus on outcomes and purpose. Willingly and cooperatively accepts changing work priorities, schedules, systems, policies and/or procedures to meet the organizations' needs.
9. **Management/Leadership:** Sets a positive example. Fosters a supportive learning environment where employees feel valued and heard. Embraces the opportunity to help others and the organization be successful. Creates or executes a vision or goal and communicates it in a way that motivates others to implement it.
10. **Adaptability:** Adapts promptly to both expected and unexpected changes in plans and/or work assignments. Willing to take on duties not outlined in job description. Looks for ways to use new



technologies in order to increase efficiency. Supports organizational restructuring efforts in a constructive manner. Welcomes constructive criticism.

- 11. Securing the information of the bank and its customers:** Adhere to the Information Security Policy and maintain a high level of security awareness.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Normal office environment, without the possibility of remote work.
2. The noise level in the environment is minimal
3. Errors could cause significant loss of money, customer goodwill and time to the bank
4. Must be able to cope with pressure resulting from meeting deadlines, and dealing with impatient and, at times, irate customers

PHYSICAL CAPACITY

WORK ABILITIES (What are limitations?)											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
LIFT:											
< 5 Lbs.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Reach /Lift Above Shoulder	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Squat/Kneel	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11-20 Lbs	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Climbing Stairs/Ladders	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21-50 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sitting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
51-100 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Standing/Walking	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bend/Twist Neck	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Hearing	<input checked="" type="radio"/> Yes	<input type="radio"/> No			
Bend/Twist Waist	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Writing	<input checked="" type="radio"/> Yes	<input type="radio"/> No			
Repeated Push/Pull	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Speaking	<input checked="" type="radio"/> Yes	<input type="radio"/> No			
Reach/Lift Below Knees	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Change Positions Every	<input type="radio"/> ½ Hr.	<input type="radio"/> _____ Hrs.	<input checked="" type="radio"/> As Needed		
UPPER EXTREMITY ABILITIES											
<i>o Right o Left X Both</i>											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Grasp Light	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Keyboard/Write	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Grasp Firm/Heavy	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Repetitive Wrist Motion	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Pincher Grasp	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Fine Manipulation	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Torque/Crimp	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other:					

MENTAL CAPACITY

WORK ABILITIES (What are limitations?)											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Concentrate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Reads documents or instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Do Math Problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Detailed work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Simple Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Multi-task	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Complex Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Confidential	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Count	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Customer contact	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Remember Instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Presentations	<input checked="" type="radio"/> Yes	<input type="radio"/> No			



Highland Bank

Complete a Task	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Deal With Stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Quick Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Breaks ½ Hr. ____ Hrs. As Needed

Other: _____

PRODUCTIVITY CAPACITY

WORK ABILITIES (What are limitations?)					
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Work at a consistent pace:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Manage others:	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Take breaks <3 times/day:	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

The above statements reflect the principal function and most significant duties of the job as necessary for its evaluation in relation to other jobs in the organization, and shall not be construed as a detailed description of all the work requirements that may be inherent in the job.