

New Peoples Bank

Job Title: Relationship Banker I **Status:** Non-Exempt

Reports to: Relationship Banker Supervisor (or Relationship Manager)

PRIMARY PURPOSE

Responsible for customer service duties, sales, and relationship management while reaching established goals. Regularly achieves the New Peoples Bank delivery process and product knowledge to develop customer relationships by performing the essential functions listed below.

The following essential duties do not cover an all-inclusive list of work requirements. Individuals will perform other job-related duties as assigned, including work in other areas to cover absences or otherwise balance the workload.

ESSENTIAL FUNCTIONS

1. Maintain basic knowledge of all New Peoples Bank products, services, procedures, policies and appropriate regulatory issues relating to daily job functions including but not limited to: Bank Secrecy Act; Privacy; Fair Lending; Regulation E; deposit, transaction and loan accounts.
2. Demonstrate a helpful, professional, friendly attitude at all times and commitment to the high customer service standards expected at New Peoples Bank.
3. Serve as customers' single point of contact on all New Peoples Bank products and services.
4. Identify and match customer product needs with New Peoples Bank products and services by interviewing customers and discussing their financial needs including making referrals to other staff members and departments to ensure customer needs are met.
5. Meet performance goals more often than not and actively participate in all sales campaigns.
6. Retain existing customers and develops new customer relationships.
7. Implement all sales strategies, including new products and services developed by management.
8. Service customers by processing a variety of transactions quickly with minimal or no errors according to established New Peoples Bank policies and procedures; including but not limited to: accepting checks for cash and deposit; processing payments for loans and other services; maintaining logs and processing "subject to count" and mailed deposits; completing incoming and outgoing wire documentation.
9. Issues cashier checks, processes coin, and orders customer checks according to New Peoples Bank policies and procedures; assessing appropriate fees for all services.
10. Verify all transactions, place holds as appropriate and proof cash drawer upon completion of assigned shift to ensure compliance with New Peoples Bank standards policies. Seeks assistance as needed to resolve proof discrepancies.
11. Assist with night deposit procedures daily.
12. Redeem savings bonds, setting up tax addenda's appropriately.
13. Adhere to all Bank safe deposit box operational procedures, accept and process safe deposit box payments and update customer accounts accordingly.
14. Handle customer complaints or questions and determine whether manager input is needed.

15. Research, correct and re-issue new debit cards for customers with unauthorized transactions or lost/stolen cards including PIN re-issue in adherence to New Peoples Bank policies and procedures including accurate filing of necessary paperwork.
16. Complete holds and stop payment forms for checking and savings accounts as requested.
17. Assist customers with ITM related issues.
18. Follow proper procedures accurately and efficiently for all customer-servicing activities performed.
19. Perform security function by opening and closing bank and vault, and ensuring overall safety and security of bank grounds.
20. Perform Vault Custodian duties, as needed.
21. Participate in all meetings, bank functions and customer appreciation/community involvement functions as requested/assigned by supervisor.
22. Work in a team setting on various projects including employee contests, sales programs, etc.
23. Adhere to established standards and policies and procedures.
24. Deliver strong community visibility.
25. Provide assistance to lending personnel with related duties.
26. Be familiar with all security procedures and equipment.
27. Pursue personal development opportunities to improve knowledge as it relates to the position, compliance, and the Bank in general.
28. Maintain customer confidentiality in accordance with New Peoples Bank policies.
29. Perform other related duties and responsibilities as required and assigned.
30. Regularly refresh knowledge of and familiarity with online, mobile, electronic and traditional products and services. Regularly practice/rehearse customer conversation and engagement skills around the entire suite of New Peoples Bank products and services. Invite customer respect by demonstrating product and service knowledge and engaging customers around the benefits of using them.

The above statements are intended to describe the general nature and level of work performed by people assigned to this classification; they are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.

ACKNOWLEDGEMENT

I have read, understand, and accept the duties, standards, and expectations required of this position. I hereby affirm my good faith compliance with all policies and procedures. I will perform all duties to the best of my ability.

I further understand that my employment is at will and thereby understand that the company or I may terminate my employment at any time.

Employee Signature	Date
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Supervisor Signature	Date
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Addendum for Relationship Banker I

Qualification Requirements	Education:	High school diploma or general education degree (GED) less than one year of teller experience; or an equivalent combination of education, training, and experience which provides the required knowledge and abilities; Bachelor's degree from four-year college or university preferred.
	Experience:	1 year of business or retail experience required.
	Key Competencies	Passion for customer service. Professional etiquette. Excellent verbal and written communication skills. Proven sales skills. Refer to individual job design for additional key competencies.
	Work Hours:	Variable Hours Mon-Sat to cover business needs. Regularly 40 hours with overtime possible. Shifts may begin as early as 7:30am and end as late as 6:30pm depending on location. Multiple locations may be assigned within a day or week as business needs dictate.
	Physical Demands:	<p>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.</p> <p>While performing the duties of this Job, the employee is regularly required to stand; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is frequently required to stand and walk. The employee is occasionally required to stop, kneel, crouch or crawl. The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision, distance vision, and ability to adjust focus.</p> <p>Work Environment The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.</p> <p>The noise level in the work environment is usually moderate.</p> <p>Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.</p>
	Computer Skills:	Working knowledge of Microsoft Office products. Ability to master job specific software and hardware components.
	Certificates/ Licenses:	Must successfully complete required training.
	Other Requirements/Conditions of Employment:	For purposes of continuing professional development and customer-centric best practices, must open a New Peoples Bank deposit account; must practice with all available online, mobile, electronic and traditional products and services; and must practice with all traditional customer account features.