

**FIDELITY BANK**  
*JOB DESCRIPTION*

<b>CUSTOMER SERVICE REPRESENTATIVE</b>
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*Department:* Retail Banking  
*Reports To:* Branch Services Manager

*Date:* January 2013  
*Grade:* 4

**OVERVIEW:**

Under the Supervision of the Branch Services Manager, performs a variety of customer service and related duties. Consistently demonstrates a sense of urgency in responding to our clients. Knowledge increases with length of service and training. As a member of the LIFEDESIGN team enthusiastically provides the highest level of service to the Bank's customers in conformance with established Bank policies and procedures. Process all transactions; and handles all service issues accurately and efficiently.

Utilizing the bank's unique LIFEDESIGN approach; makes clients feel welcomed, engaged and significant. Establish new deposit and loan accounts; complete file maintenance; maintain accurate and updated client records. Takes the time to get to know our clients, identifies additional financial needs of our customers, asks questions to determine the right product, and refers clients to the experts. Link signature client with PFR. Builds long lasting relationships with our clients by consistently following through to ensure the client's needs are fully met. Safeguards the clients trust by maintaining privacy and confidentiality

Proactively serve as Teller/Senior Teller when needed. Serve as back up to all branch positions including Branch Services Supervisor and Branch Services Manager. Assists with ongoing training to Branch Team for all platform duties. Can open and close branch, has alarm codes and keys to branch. Provide coverage for the Branch Services Manager as required.

**PRIMARY ACCOUNTABILITIES / RESPONSIBILITIES:**

All associates of the Bank regardless of title or responsibilities must share a common commitment to creating and expanding the Advisory Culture of the Bank through building relationships, providing a seamless customer experience at every touch point, ensuring the customers best interests and increasing customer value at every opportunity.

1. Provides the highest level of customer service in a positive, courteous and enthusiastic manner to employees, customers/clients and the community.
2. Promotes an Advisory Culture in all branch activities. Greets all customers promptly and shows a genuine interest in meeting their needs. Maintains customer as first priority in all interactions. Processes all customers efficiently and in accordance with standard operating procedures. Manages activities to ensure maximum customer service at all times. Communicates effectively both in writing and verbally with

current and potential clients.

3. Maintains a strong working knowledge and adheres to all Fidelity Bank Policies and Procedures, as well as all branch delivery policies, procedures, systems and programs used to serve customers and maintain efficient bank records.
4. Utilizes LifeDESIGN approach to identify client's problems and determine solutions. Asks the right questions to determine additional financial needs and which product solution is right for them. Individual deposit, loan and referral goals which are achieved through the LifeDESIGN approach.
5. Can communicate the benefits of our product design; the importance of diversification of investments (laddering) and establish trust with the client. Consistently expands the client relationship by utilizing the CIF records, talking with the client, and recognizing opportunities.
6. Opens new accounts, including IRAs; equities and effectively cross sells banks products and services. Counsels customers within scope of authority. Responds to questions on complicated accounts. Refers more complex customer matters to branch management.
7. Participates in outbound telemarketing campaigns and letter solicitations. Identifies internal and external business development opportunities.
8. Ensures security of branch and confidentiality of customer information.
9. Monitors changes in Bank policies, procedures, products, rates etc. Attends ongoing training and meetings as required.
10. Makes recommendation regarding training, product and marketing needs. Assists with the ongoing development and training of the branch team on all platform duties.
11. Promotes mortgage, consumer and commercial loan activities within assigned market. Accepts and underwrites consumer loans within scope of authority
12. Monitors and makes decisions on branch overdrafts.
13. Must be able to function as Teller and perform supervisory overrides for Tellers.
14. Promotes mortgage, consumer and commercial loan activities within assigned market.
15. Maintains inventory of monetary instruments and passbooks.
16. Performs computer file maintenance in and processes stop payments. Ensures accuracy of file maintenance by timely follow up and verifications.
17. Monitors industry and market developments. Promotes the interests of the Bank Participates in community and professional organizations.
18. May open and close the branch and act in the capacity of the Branch Services Manager in their absence.
19. All other duties as assigned to ensure the highest level of customer service within the branch delivery system.

**POSITION REQUIREMENTS:**

High School Diploma plus specialized courses in retail services. Minimum one year in customer service or related experience. Accuracy and attention to detail are essential to the position. Sense of urgency in responding to clients is critical. Self motivated, enthusiastic, and maintains a positive attitude. Solid communication and people skills are essential. Solid organizational skills; strong time management skills; ability to multi-task effectively; identify critical tasks and follow through for completion. Handle emergency situations and/or volatile client. Ability to follow direction, recognize when supervisory intervention is required. Strong desire to be part of the LifeDESIGN team; ability to easily fit into the team; responsive to others.

Proven customer service skills, the ability to develop solid client relationships, recognize and identify client needs through observations/ asking the right questions; and desire and ability to refer clients to the experts. Ability to learn, retain and follow complex product, legal and regulatory and security requirements. Ability to learn, retain and articulate the features and benefits of a wide variety of bank products and services. Proven ability to learn and use multiple computer programs including Word, Excel, OSI or similar and multiple platform automation and customer information tracking systems, and understanding of the Internet. Strong working knowledge of the OSI transaction processing system and OSI customer information (CIF) system.

**QUALIFICATIONS:**

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

**PHYSICAL DEMANDS:**

Any physical demands or work conditions 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.

**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.