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**NE0004RT**

**PAY GRADE 8**

**Title:** Relationship Banker

**Reports to**: Banking Center Manager, Retail Banking Officer

**Status:** Full Time  Part Time

Exempt  Non-Exempt

As a **Relationship Banker**, you will help clients achieve financial well-being through deep customer relationships and a thoughtful understanding of their needs, offering the best and most appropriate personal and business financial products and services. Builds relationships and understanding of our customers by providing personalized solutions, which best meet their needs. Serve as new account and consumer lender for the banking center, as well as in a customer service associate role.

**Functions:**

Build, develop and deepen customer relationships through active market profiling, and needs-based questioning to identify deposit, credit, and investment solutions to help customers achieve their financial goals. Solutions include services and current technologies the Bank offers that are available for customer convenience. Educate customers on alternative channels that provide value, and then refer to appropriate lines of business.

Assist the customer with their financial growth through savvy advice and educating the customer on alternative channels that provide value and refer to appropriate lines of business. Develop strong partnerships with Ag Services, Financial Advisors, Mortgage Advisors, and Commercial and Merchant Service colleagues in order to focus on deepening the relationship of current clients. Effectively manage and maintain these partnerships.

Recognize cross-referencing potential and make quality referrals to the proper team. Cross-sell other bank services and refer customers to other departments as appropriate.

Focus is on building relationships, and understanding our customers by providing personalized solutions, which best meet their needs. Serve as primary new account and consumer lender for the banking center. Communicate effectively with clients and colleagues both in person and in phone conversations. Become involved within the community through specific organizations and special events.

Demonstrate compliance with all bank regulations that apply to your position, and keep up to date on regulation changes. Maintain working knowledge of our policies and procedures regarding the Bank Secrecy Act, Regulation CC, Regulation E, Bank Security and other regulations that apply to your position.

**Customer Service Associate Functions:**

The ‘face of the bank.’ Create exceptional experiences for the bank’s consumer and business customers by processing various transactions, listen to identify needs, share insights and resolve any issues or problems the customer may have in a professional and courteous manner. Welcomes and greets each customer with a smile assisting in their financial transactions.

Deliver personalized customer service and the type of genuine care expected from your neighbor. Answer customer questions with a can-do attitude. Look for opportunities to “Wow” customers and community members alike through all of life’s changes; embrace change and exceed the customer’s expectation.

Process deposits, withdrawals, loan payments and other miscellaneous transactions.

Perform individual cash drawer and vault audits.

Balance and adhere to Hickory Point Bank’s teller guidelines and procedures.

Have knowledge of the variety of deposit products along with consumer lending options and offering these bank services to current customers and non-customers and referring the customer to the correct person to assist in their banking needs.

Work on assignments which are semi-routine in nature and follow up when projects are delegated and complete in a timely manner.

Ability to recommend process improvements, which increase efficiencies and offer a cost savings to the bank.

Be knowledgeable of products, fees and policies and stay current on offerings—ability to make product suggestions, with assistance, as needed.

Identify and refer current and potential customers to other areas and departments of the bank.

Demonstrate compliance with all bank regulations that apply to your position and keep up to date on regulatory changes; complete all assigned compliance courses by the due dates.

Conduct all duties in compliance with applicable laws, regulations, and Bank policies and procedures.

**Knowledge, Skills and Abilities:**

Excellent customer service and communications skills, including oral and written skills

Ability to follow and conduct all duties in compliance with applicable laws, policies and procedures

Computer knowledge at the intermediate or expert level

Proven sales skills and desire to meet sales goals

Ability to multi-task

Good listening and problem-solving skills

Outgoing and enthusiastic personality

Accuracy and attention to detail

Enjoy working with the public

Confidential, high degree of integrity

Portray a professional image

Willingness to be cross-trained and to accept ongoing projects, as necessary

Ability to work branch hours

Ability to lift up to 25 pounds, as needed and necessary

**Equal Opportunity Employer: Disability/Veteran**