



<b>Title:</b>	<b>Customer Service Representative (CSR)</b>
<b>Type:</b>	<b>Full-time</b>
<b>FLSA status:</b>	<b>Non-exempt</b>
<b>Supervisory:</b>	<b>No</b>
<b>Location:</b>	<b>Hawarden</b>
<b>Travel:</b>	<b>Up to 10%</b>
<b>Wed eve &amp; Sat morn hours:</b>	<b>Yes – Saturday morning rotation</b>

## Position Summary:

This position entails responsibilities that provide Rivers Edge Bank customers an unmatched customer experience involving daily transactions and commonly used bank products. In general, CSR staff must do the following:

- Be responsive, accurate and timely with correspondence and problem resolution
- Maintain current knowledge of bank policy and procedures to perform the necessary duties of the CSR position
- Demonstrate some independent judgment in decision making

## Key Responsibilities:

### Specific Responsibilities:

This position is charged with demonstrating superior customer service skills and following established practices and procedures while executing the following duties:

- **Customer Service**
  - Perform daily office responsibilities including account transactions through Integrated Teller
  - Ability to provide deposit and loan account balances when a customer inquires
  - Understand the importance and regularly practice polished phone answering skills
  - Familiar with Director research and reports as it relates to servicing the customer
  - Print Personal Money Orders and Cashier's Checks
  - Complete check orders from customers upon request
  - Ability to disclose deposit account rates in required manner
  - Troubleshoot customer needs of Electronic Banking products including Online Banking, Mobile Banking, and eStatement enrollment
  - Complete customer Stop Payment requests
  - Cash checks and complete holds following check cashing guidelines and account hold procedures
  - Process customer transactions submitted through Night Deposit and Bank Mail
  - Assist customers with debit cards including new card orders, card reissues, PIN changes, declined transactions, and limit changes

- Complete wire transfer request forms and submit to wire processing team
- Process customer requests to change customer information including, but not limited to, address changes and phone number changes
- Complete customer request forms for transfer/sweeps and recurring payments

### ➤ **Customer Relationship Development and Sales**

- Skilled at opening all basic consumer deposit accounts including all Simply series products, Elite series products, and Certificates of Deposit
- Familiar with the various types of loans offered and ability to refer customers to appropriate loan staff
- Knowledgeable of the Gift Card program and sales

### ➤ **Bank Operations and Procedures**

- Use Batch Capture for item processing including scanning account transaction tickets and submitting to the Precision Service Center
- Maintain a personal balancing record that is in line with policy and have the ability to find and correct offages
- Complete Current Transaction Reports (CTRs) and submit to BSA Officer
- Familiar with Dormant Account and the procedures to follow when processing dormant account transactions
- Completion of CSR training as assigned
- Other duties as assigned

## **General Knowledge Areas:**

There are many regulations and requirements within the banking industry. In order to be successful in their positions, CSR staff must have a general knowledge in the following bank regulations and bank-specific policies and procedures:

### ➤ **Bank Regulations and Corresponding Bank Policies & Procedures**

- Reg. DD – Truth-in-Savings Act
- Reg. E – Electronic Funds Transfer Act
- Reg. CC – Expedited Funds Availability Act
- Reg. D – Federal Reserve Act
- FDIC Insurance

### ➤ **Bank Policies and Procedures**

- Customer Information Program (CIP) Procedures
- Privacy Policy
- Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Policy
- Information Security Program
- Business Continuity Plan
- Employee Handbook

## Position Knowledge, Skills, and Requirements:

### Education:

- High school diploma or equivalent
- Associates degree preferred

### Experience:

- Up to two years of relevant experience
- Financial institution experience preferred

### Skills/Attributes/Other:

- Bilingual fluency in English/Spanish preferred
- Possess and/or have ability to learn and apply basic knowledge of banking principles, products, compliance regulations, and operations procedures
- Excellent written and verbal communication skills with an emphasis on confidentiality, tact, and professionalism
- Good organizational and analytical skills; demonstrated ability to manage multiple tasks simultaneously
- Sales and service focused with strong interpersonal skills; team player
- Intermediate proficiency and experience using Microsoft Office (Excel, Outlook, Word)

## Working Conditions:

- Office environment with business professional appearance expected
- Travel outside normal work location is required

## Physical Demands:

- Overtime hours may be required to fulfill job responsibilities
- Ability to operate personal and company vehicle is required
- Valid driver's license required
- May be required to stand, stoop, bend, or sit for extended periods of time
- May be required to lift up to 20 pounds
- Dexterity of hands and fingers to operate a computer keyboard, mouse, and other devices. Needed also for money handling and counting of coin
- Close vision and ability to adjust focus; required to read a computer screen