



JOB DESCRIPTION: New Accounts Representative

Objective:

New Accounts Representative is responsible for assisting in the daily operations of the branch under supervision and within the guidance and directives determined by the Branch Manager.

Classification: This position is a Full-Time Non-Exempt position who reports directly to the Branch Manager.

Location: Hamilton Co.- Westfield, IN -*Training will be in Kokomo, IN*

Essential Functions:

- Provide detailed product and services including Cashier's Checks, Personal Money Orders to new and existing clients.
- Open depository accounts for new and existing clients.
- Recommend products and services to new and existing clients as appropriate.
- Prepare new account documentation for sales officers as directed by supervisor.
- Process check orders for new and existing clients.
- Process address changes, bankcard orders, and account supersede requests.
- Answer and respond to telephone inquiries and requests.
- Close depository accounts as necessary.
- Assist supervisor in branch cross-training as assigned.
- Special projects and all other duties as trained and assigned.
- Accept retail and/or commercial deposits, loan payments, process checking and savings account withdrawals.
- Cash checks and process credit card cash advances.
- Maintain an adequate cash drawer at all times; this includes buying and selling currency from the vault as necessary.
- Balance cash drawer in accordance with Bank procedures and regulations including periodic batching of cashed checks.
- Assist in ordering, receiving, verifying, and distributing cash.
- Answer customer inquiries and refer customers to the proper service area for issues that cannot be resolved at the teller line.
- Assist customers in accessing safety deposit boxes.
- May be responsible for bank opening and/or closing.
- Maintains the highest level of confidentiality with all information obtained.
- Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers and co-workers.
- Perform as a team member in allocating and coordinating the work flow.

Qualifications:

Working Skills:

- Must be fully trained and functional in opening new accounts and related maintenance.
- Demonstrate detailed knowledge of bank products and services, cross-selling ability, ability to interview, and high level of attention to detail.
- Thorough understanding and knowledge of all new accounts functions and related documentation to include identity and entity verification.

Language Skills:

- Must possess the ability to read and comprehend simple instructions, short correspondence and memos. Exhibit the ability to write simple correspondence.

Mathematical Skills:

- Must possess the ability to apply mathematical concepts, add, subtract, multiply and divide.
- Demonstrate the capacity for completing tasks requiring a high level of attention to detail and able to meet balancing standards.

Interpersonal Skills:

- Possess strong verbal and interpersonal skills to effectively communicate with and take direction from supervisors as well as interact with co-workers.
- Demonstrate a high degree of customer service and sales skills to include the use of tact and diplomacy in daily interaction with internal and external customers.

Computer Skills:

- Working knowledge of personal computers and bank operating systems to include new account and informational support programs

Other Duties:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Education & Experience:

- 2 years Banking experience with demonstrated capacity for sales and cross-selling required
- Minimum of 1yr New Accounts experience
- High school diploma or GED equivalent preferred.