

PERSONAL BANKER

Job Requisition #: 201904_04

Position Type: Full-Time / Regular

Job Category: Non-Exempt

Location: Hidalgo County Area, Texas

Supervisor: Banking Center President

Department: Branch Operations

Work Schedule: Monday – Friday, 8:00am to 6:00pm (hours vary)
Saturday, 9:00am to 1:00pm (on rotation)

JOB DUTIES

SUMMARY / OBJECTIVE

Responsible for providing quality personal banking services including opening new accounts. Remain knowledgeable of bank products and services and cross-sell products and services as appropriate.

ESSENTIAL FUNCTIONS

New Accounts/Customer Service Duties

1. Open new accounts, explain available financial institution products and services, and gather customer information to process new and existing accounts.
2. Prepare and maintain account paperwork, including signature cards, check orders, debit cards, wire transfers, stop payments, sweeps, and service charges. Process ATM, Debit and ACH dispute forms.
3. Understand and adhere to the bank's CIP and BSA protocol.
4. Provide courteous, knowledgeable and professional customer service both in person and the telephone.
5. Assist with customer care phone duty as scheduled.
6. Cross-sell products and services to generate new business as appropriate.
7. Handle customer complaints and questions in a tactful and effective manner. Explain financial institution policies and escalate complaints to manager as needed.
8. Make retention and business development calls on existing and potential customers.
9. Participate in public relations and business development activities to promote a favorable image of the bank.
10. Maintain a professional, business-like atmosphere within the banking center.
11. Perform other duties as assigned.

Compliance

1. Abide by all rules, regulations and Bank policies and procedures including dual control protocols.
2. Maintain accurate records and documentation in a timely manner. Prepare required reports within deadlines.
3. Properly secure negotiables, customer information and bank information.
4. Ensure proper housekeeping of work areas to avoid unnecessary hazards.
5. Attend required meetings and complete required training for position within deadlines.

QUALIFICATIONS

1. High school diploma or GED required.
2. Six to 12 months' previous banking experience preferred.
3. Strong customer service and sales skills required.
4. Bilingual (English/Spanish) preferred.
5. Proficient use of computers and Microsoft Office Suite (Word, Excel, PowerPoint) required.
6. Must be detail-oriented and have a working knowledge of banking rules and regulations.
7. Exceptional analytical, problem-solving, and conceptual skills required.
8. Ability to make effective decisions under pressure in a high monetary risk environment is essential.

TRAVEL: Minimal travel, typically to attend periodic staff meetings and trainings.

HOW TO APPLY:

Candidates may download an application from <https://www.riobk.com/Career-Opportunities.aspx> and email it to jobs@riobk.com.

Personal Banker Job Posting

Date Posted: 04/24/2019

Posting Expires: **Until position filled.**