

Florida Capital Bank Job Description

Job Title: Personal Banker – Retail Operations
Department: Retail Banking Offices
Reports To: Business Relationship Banker: Tampa
FLSA Status: Nonexempt
Date: Revised May 2019

Summary:

Accurately process customer transactions including but not limited to opening/closing accounts, handling teller transactions, wires, and credit applications. Build customer relationships and loyalty through courteous, friendly and professional treatment. Identify customer's needs and make referrals of additional products and services, and support sales activities by scheduling appointments with prospects and clients. Responsible for opening/closing of the branch daily and assist with dual control functions as needed. Comply with all FLCB policies and procedures including BSA and Regulatory requirements. Complete all required training.

Essential Functions and Responsibilities

- Establish, retain and deepen relationships with customers through quality conversation during all service and sales interactions. Proactively call customers as follow up to new account opening.
- Accurately process customer transactions including but not limited to opening/closing accounts, wires and credit applications. Fulfill all customer service needs via phone, mail or in person as needed
- Ensure Daily Reports are completed and executed, follow up as needed. Prepare and retain Monthly Branch Operations and Compliance Audits
- Make telephone calls to prospects to set appointments for outside sales staff, and occasionally do outside calling to visit prospects and build business. Cross-sell to current customers through regular interaction and also by phone calls and email messages to achieve sales goals.
- Assist staff with product knowledge/training in order to meet and exceed sales goals
- Identify customer's needs and make referrals of additional products and services to appropriate teammate or business partner
- Responsible for opening/closing of the branch daily. Assist with dual control functions as needed and maintain branch schedule to ensure proper coverage.
- Comply with all FLCB policies and procedures including BSA and Regulatory requirements
- Complete all required training

Provides best-in-class service to our customers with innovative and creative solutions and interacts with fellow employees in a manner that promotes teamwork and professionalism. Represents Florida Capital Bank as a respected business professional.

Performs other duties as assigned, including special projects.

Qualifications/Required Skills:

- High School Diploma or general education degree (GED)
- 2+ years of operations/sales/customer service experience
- Customer focused team player with excellent communication skills
- Organized and able to multitask

Desired Skills:

In-depth knowledge of retail banking deposit and lending rules and regulations, branch operations, including the teller and customer service functions. Knowledge of commercial loans, deposits, SBA Loans as well as Residential Mortgages is preferred.

Associates Degree or Bachelor’s degree preferred.

Two years experience in leadership role

Language Ability:

Ability to read, analyze, and interpret the most complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to make effective and persuasive speeches and presentations.

Math Ability:

Ability to calculate figures and amounts such as discounts, interest, commissions, percentages, volume.

Reasoning Ability:

Ability to apply principles of logical or scientific thinking to a wide range of intellectual and practical problems.

Computer Skills:

Requires knowledge of spreadsheet software, deposit systems, and Microsoft Office programs.

Physical Demands:

The physical demands 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.

While performing the duties of this job, the employee is regularly required to walk, sit, talk, hear, and drive. The employee is frequently required to stoop, kneel, or crouch; use hands and reach with hands and arms. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision and distance vision.

This job description is not an employment agreement or contract, and has no effect on the Bank’s employment at will policy. Management has the exclusive right to alter the scope of the work contained in this job description at any time without prior notice.

I can perform the essential duties and I accept the job responsibilities as outlined in this job description.

Employee Signature: _____ Date: _____