

# Bay Commercial Bank

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## POSITION DESCRIPTION

Position Title: Client Service Representative  
Department: Operations  
Reports To: Client Service Manager  
Positions Supervised: None

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## POSITION PURPOSE

The Client Service Representative is responsible for providing a variety of paying and receiving functions for clients in person, via phone, through the mail and through online banking including processing deposits, withdrawals, loan payments, cashier's checks, cash advances, stop payments, tax payments and wires. The CSR is responsible for balancing each day's transactions and verifying cash totals. They perform a broad variety of New Account functions such as opening and closing accounts, renewing certificates of deposit and assisting clients with bookkeeping and checking account problems. The CSR answers clients' questions regarding the Bank's products and services and performs a variety of account maintenance duties. They are responsible for actively cross-selling the Bank's products and services. The CSR performs specific assigned side-jobs including various clerical functions, and assists the Client Service Manager and the Operations Administrator with duties as required. The CSR assists clients promptly, courteously, efficiently and professionally.

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## ESSENTIAL FUNCTIONS AND BASIC DUTIES

- 1. Assumes responsibility for the efficient, effective and accurate performance of Teller functions.**
  - a. Represents the Bank in a courteous and professional manner
  - b. Receives deposits and loan payments.
  - c. Processes withdrawals and transfers.
  - d. Processes cashier's checks, wires, stop payments.
  - e. Verifies transactions. Monitors deposit amounts and examines documents for endorsement and negotiability. Detects, reports and resolves discrepancies promptly.
  - f. Balances daily transactions and verifies cash totals. Investigates, reports and resolves out-of-balance conditions.
  
- 2. Assumes responsibility for the efficient, effective and accurate performance of New Account functions.**
  - a. Presents and explains the Bank's products and services to clients and assists in meeting their financial needs. Opens and closes accounts. Orders checks for clients' accounts. Completes online banking, electronic

statement and other agreements and forms as needed. Performs OFAC search.

- b. Answers questions and solves problems for clients by listening to problems, collecting data, securing answers and reporting results to the inquiring party. Resolves client bookkeeping and checking account problems. Accepts and processes stop payment requests.
  - c. Receives and directs clients and telephone calls. Responds to inquiries and questions if possible or directs them as necessary.
  - d. Performs file maintenance and account changes as needed.
  - e. Performs supercedures on signature cards as requested by clients.
  - f. Keeps clients informed of Bank's products and services, including types of available accounts, interest rates, and other related services such as merchant card processing and payroll services.
  - g. Actively cross-sells all of Bank's products and services.
  - h. Assembles new account kits.
- 3. Assumes responsibility for the efficient, effective and accurate performance of other Operations Functions.**
- a. Accepts eVue applications, Online Banking applications, ATM and Debit Card applications, and Courier agreements, Wire Agreements and Facsimile Agreements.
  - b. Processes credit ratings, stop payment requests, in-mail deposits, courier deposits, night depository and ATM deposits, and cash orders and shipments.
  - c. Processes Currency Transaction reports and report suspicious activities.
  - d. Scans all proof work through branch capture machine.
  - e. Performs monthly certifications as assigned..
- 4. Assumes responsibility for following all bank policies and procedures and regulatory guidelines.**
- a. Reads and follows all bank policies and procedures.
  - b. Performs all requirements under the following regulations including but not limited to:
    - Regulation D – Savings and Money Market Accounts Excess Transactions
    - Regulation E – Electronic Funds Transfers
    - Regulation P – Privacy of Consumer Information
    - Regulation CC –Availability of Funds
    - Regulation DD – Truth in Savings
    - BSA – Bank Secrecy Act, US Patriot Act, Suspicious Activity Reporting
- 5. Assumes responsibility for establishing and maintaining effective coordination and working relationships with clients, other staff, and executive management.**
- a. Projects a friendly, helpful and positive attitude towards clients and staff.
  - b. Assists other personnel and executive management as requested.

- c. Informs Client Service Manager department activities and of any problems or concerns.
  - d. Completes required reports and records accurately and promptly.
  - e. Actively participates in meetings and other events.
- 6. Assumes responsibility for other related duties as required or assigned.**
- a. Ensures that work area is clean, secure and well maintained.
  - b. Performs related clerical duties including filing and shredding of sensitive data.
  - c. Answers incoming telephone calls in a prompt and courteous manner.
  - d. Ensures that the Bank is represented in a courteous and professional manner.

## QUALIFICATIONS

<b>Education/Certification:</b>	High school graduate or equivalent.
<b>Required Knowledge:</b>	Knowledge of Teller, New Account and Operations procedures. Basic understanding of banking products, services and operations.
<b>Experience Required:</b>	Abilities generally acquired on the job in 12 months.
<b>Skills/Abilities:</b>	Good communication skills. Professional appearance, dress and attitude. Good math skills. Ability to use Microsoft Office software package. Ability to operate related computer hardware and other business equipment including adding machine, typewriter, copy machine, telephone, encoder and paper shredder.

## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>Talking:</b>	Ability to convey detailed or important instructions or ideas accurately, loudly and quickly.
<b>Average Hearing:</b>	Able to hear average or normal conversations and receive ordinary information.

<b>Finger Dexterity:</b>	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching the fingers together.
<b>Repetitive Motion:</b>	Movements frequently and regularly require using the wrists, hand and/or fingers.
<b>Average Visual Abilities:</b>	Average, ordinary, visual acuity necessary to prepare or inspect documents or products or to operate machinery.
<b>Physical Strength:</b>	Sedentary work; sitting most of the time. May stand for periods of time while performing Teller functions or other operational tasks. Exerts up to 10 lbs of force regularly. Exerts up to 26 lbs of force when lifting boxes of coin occasionally.

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## **WORKING CONDITIONS**

<b>None:</b>	No hazardous or significantly unpleasant conditions.
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## **MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

<b>Reasoning Ability:</b>	Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.
<b>Mathematics Ability:</b>	Ability to perform basic math skills and to use decimals to compute ratios and percents.
<b>Language Ability:</b>	<p>Ability to read, write and speak English language. Ability to use passive vocabulary of 5-6,000 words; to read at a medium rate; define unfamiliar words in dictionaries for meaning, spelling and pronunciation.</p> <p>Ability to write complex sentences, using proper spelling, punctuation and use of adjectives and adverbs.</p> <p>Ability to communicate in complex sentences; using normal word order with present and past tenses; using a good vocabulary.</p>

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## **INTENT AND FUNCTION OF JOB DESCRIPTIONS**

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. In no instance should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardship on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer.