



JOB DESCRIPTION: Customer Service Representative

DEPARTMENT: Customer Service

REPORTS TO: Personal Banker

SUPERVISES: No direct supervisory responsibilities

JOB SUMMARY: The CSR will provide exceptional customer service while conducting a variety of banking transactions using well defined banking procedures.

DUTIES:

- Exhibits exceptional customer service skills and the ability to develop and maintain productive relationships with team members and customers.
- Open and close all types of accounts.
- Perform various bank transactions such as accepting deposits and loan payments, cashing checks and processing withdrawals.
- Answers basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations, and consumer privacy policies.
- Suggest products and services that can help customers.
- Address customer inquiries and solve their problems.
- Assist customers to help them find relevant and required information.
- Actively work toward maintaining customer relations and satisfaction.
- Cross-sell other products and services.
- Actively be aware of fraudulent practices and manage any risks that may arise.
- Ensure regulations and policies are upheld to the highest standard.
- Order checks and answer related questions.
- Maintain customer records by updating account information.
- Assist customers in Canadian exchange.
- Process night deposits and mail deposits.
- Report large currency transactions as required by regulation.
- Attend all CSR training meetings and Compliance meetings.
- Direct customers to specific areas of the bank to receive the service they request.
- Accountable for cash drawer; locking cash drawer; balancing currency, coin, and checks in cash drawer at end of shift; and reporting any discrepancies to supervisor.
- Responsible for following retention procedures.
- Assist customers with debit card related questions, reorders, and account research.

- Completing end of day procedures and closing processes.
- Additional duties may be assigned from time to time which are deemed to be within the employee's capabilities.

CORE RESPONSIBILITIES:

- Attention to detail.
- Ability to exercise sound judgment and to observe the highest degree of confidentiality in the handling of information.
- Ability to adapt to different various questions or situations that may present themselves.
- Thorough understanding of banking products and services.
- Ability to communicate and interact effectively with the public and co-workers.
- Professional demeanor in appearance, interpersonal relations, work ethic and attitude.
- Ability to adhere to Bank Policies and Procedures.

PHYSICAL REQUIREMENTS:

- Ability to stand for long periods of time.
- Ability to lift bags of coin.

EDUCATION & EXPERIENCE:

- High School diploma or equivalent.
- At least one year of customer service experience.