

JOB DESCRIPTION

**­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**TITLE:** Financial Services Representative III **JOB CODE:** N-9

**DEPARTMENT:** Community Offices **DIVISION:** Retail Services

**SUPERVISED BY:** Lead Financial Services Representative or Assistant Financial Services Officer

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**SUMMARY OF POSITION:**

Responsible for being the primary point of contact for walk-in customers, fulfilling sales, service, and referral needs for a seamless customer experience. Provides service to customers in a professional manner; expands customer base through consultative sales techniques, including opening consumer and business deposit accounts and handling consumer lending requests; performs tasks associated with direct person to person handling of funds received or paid to customers during banking transactions; performs tasks associated with backend processing/posting of accepted banking transactions; educates customers on bank services accessible through technology; cross-sells bank products; performs account maintenance requests; and, handles operational duties, including approving overrides in Teller Insight and creating monthly Financial Services Representative (FSR) schedule.

**KEY ACCOUNTABILITIES:**

1. Creates a friendly and welcoming atmosphere that makes every customer feel important and valued.
2. Portrays a professional image.
3. Comes out from behind FSR pod to welcome each customer with a sincere greeting.
4. Showcases the office, including the customer learning center, educational resources, and promotional materials.
5. Introduces colleagues and endorses the expertise they hold within their respective lines of business.
6. Articulates the competitive advantage of F&M Trust by describing our history, financial performance, mission, and vision.
7. Exhibits sales techniques through the F&M Trust Sales Process:
8. Engages customers and prospects in sales conversations to uncover financial needs.
9. Proactively identifies referral and cross-selling opportunities and then presents solution(s) by effectively conveying the benefits of bank products and services.
10. Overcomes objections presented by customers in order to gain buy-in from the customer and then closes the sale or referral recommendation.
11. Opens consumer deposit accounts and serves as a backup to open business deposit accounts.
12. Actively profiles customers through the use of sales tools and resources provided.
13. Engages customers and prospects in loan conversations and inputs loan application for underwriting approval; ensures customers understand and sign all required application and closing documents and disclosures.
14. Promotes and demonstrates bank services that are accessible through the use of technology.
15. Cultivates an environment where staff have the ability to assist all customers with the signup and use of electronic banking services (i.e. online banking, mobile banking, Zelle, ApplePay, YourBux, e-Statements, mobile wallet, bill pay, express deposit)
16. Performs account maintenance services and processes customer transactions in accordance with established bank policies and procedures.
17. Participates in onboarding and other outbound phone activities.
18. Encourages the activity of profiling through the use of tools, resources, systems provided.
19. Approves overrides in Teller Insight.
20. Performs community office operational duties such as balancing the vault, auditing office cash, maintaining currency transaction and monetary instrument reports, safe deposit box maintenance, and managing retention.
21. Creates monthly schedules for Financial Services Representatives.
22. Adheres to security and compliance policies and procedures.
23. Performs clerical and miscellaneous within the office.
24. Maintains customer/employee confidentiality.

**OTHER ASPECTS OF THE POSITION:**

1. Keeps up-to-date with bank communication regarding policy changes, new products and initiatives, personnel changes, etc.
2. Attends and completes all applicable training programs and attends voluntary training to promote job skill and professional development.
3. Identifies own strengths and developmental areas and sets goals as aligned with supervisor's expectations. Initiates coaching sessions with supervisor to share progress and receive feedback towards goals.
4. Follows corporate policy and upholds bank standards in accordance with the bank’s Code of Business Ethics and Conduct.
5. Performs duties in a manner that ensures bank compliance with all applicable state and federal laws.
6. Performs other related duties as assigned or directed.

**REQUIRED EDUCATION:**

A high school diploma or equivalent is required, with an Associate’s Degree preferred.

**REQUIRED EXPERIENCE:**

At least two (2) years of previous sales or retail service experience, or demonstrated ability to perform responsibilities of FSR III. Continued education in bank sponsored Sales Management Program when applicable.

**REQUIRED SKILLS:**

Passion for building relationships and serving customers. Self-motivated with a demonstrated aptitude and desire for sales achievement in a goal driven environment. Possesses in-depth knowledge of consumer bank products and personal finance, including. Possesses expanded product knowledge beyond retail services, including investment and trust services, and commercial services. Uses technology including smartphones, tablets, online banking, remote deposit capture, etc. to demonstrate, promote, and respond to customer questions effectively.

**SUPERVISORY RESPONSIBILITIES:**

## None

**PHYSICAL AND MENTAL REQUIREMENTS:** Ability to:

* maintain regular and predictable attendance in accordance with the assigned schedule for the essential function of the job;
* stand for an extended period of time to process customer transactions and provide customer service;
* move freely from one area of the office to the other in order to fulfill customer needs;
* lift items weighing a maximum of fifty pounds particularly related to processing customer transactions and/or performing clerical duties;
* use fine motor movements when sorting money, entering data on the computer keyboard, and using a calculator;
* express or exchange ideas by means of the spoken word when processing customer transactions and/or providing customer service;
* receive detailed information through oral or written communication when processing transactions and providing customer service;
* see clearly to process customer transactions and to ensure security of the office;
* stretch and bend when performing operational duties; and,
* write legibly.

**JOB LOCATION:**

Designated Office within Community Office Network.

**DISCLAIMER:** The above statements are intended to describe the general nature and level of work being performed by employees assigned to this job classification. They are not intended to be construed as an exhaustive list of all responsibilities, duties and/or skills required of all personnel so classified.

**ACKNOWLEDGEMENT:** I hereby acknowledge that I have received a copy of the above and attest that I am able to perform the essential job functions of this position with or without a reasonable accommodation.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Employee Name