

**Bank of Bird-In-Hand
Job Description**

Job Title: Customer Service Representative

Revision Date: July 19, 2016

Reports to: Branch Manager

Supervises: None

JOB DESCRIPTION

Summary/Objective

Customer service representatives respond to customer inquiries via telephone and face-to-face meetings.

Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Assist customers with opening all types of deposit accounts. This position requires strong personal skills, attention to detail, knowledge of the features and benefits of the banks deposit products and services. Also requires knowledge of compliance requirements related to the account opening process and the ability to follow proper procedures.
2. Assist customers with routine account-related requests such as: funds transfers, automatic funds transfers (AFTs), stop payments, inquiries about bank deposit products and service charges, inquiries about ATM and debit card usage and limits, inquiries about checking and savings accounts transactions, inquiries about funds availability, and check verification requests by third parties.
3. Research and resolve customer problems, acting as the customer liaison between other bank departments when necessary.
4. Research customer questions regarding electronic funds transfers and initiate "Reg E" disputes when appropriate, including the completion of all necessary documents and affidavits.
5. Cross-sell bank products and services based on customer needs in accordance with the banks' program standards.
6. Relate customer requests for service charge rebates to the assistant vice president and vice president of operations.
7. Verify information on ATM/debit card applications to the information in customer database. Send exceptions to personal banking counselors for corrections.
8. Update the system with messages regarding ATM/debit cards and service charge rebates.
9. May assist customers with balancing of their checkbooks.
10. Perform customer requested research, including printing statement and check copies.

11. Input, maintain and/ or delete ATM and debit cards within system.
12. Transfer funds to cover customer overdrafts as directed by bank operations.
13. Distribute to customers and properly log all "hold statements" and check orders held by the bank.
14. Escort appropriate bank personnel into the vault and maintain dual control for safekeeping access and official check and ATM card requisition.
15. Open, set timers and close the safe deposit vault utilizing dual control.
16. Contact customers to obtain necessary signatures on items with missing or irregular signatures.
17. Perform teller duties as needed.

Competencies

1. Customer/Client Focus.
2. Personal Effectiveness/Credibility.
3. Problem Solving/Analysis.
4. Teamwork Orientation.
5. Initiative.
6. Stress Management/Composure.
7. Organizational Skills.
8. Technical Capacity.

Supervisory Responsibility

This position has no supervisory responsibilities.

Work Environment

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

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.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms.

Position Type/Expected Hours of Work

This may be a full-time or part time position. Days and hours of work are dictated by the hours of operation of the office Monday through Saturday. The employee must work 37.5 hours each week to maintain full time status.

Travel

No travel is expected for this position.

Required Education and Experience

High school diploma or GED.

Preferred Education and Experience

Customer service experience

Bank customer service experience.

Teller experience

Additional Eligibility Qualifications

None required for this position.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

By signing below, you acknowledge you have read, understand, and are able to meet and/or perform the responsibilities/requirements/qualifications of this position.

Applicants Signature

Date