FOUNDERS Bank&Trust

JOB DESCRIPTION

JOB TITLE:	Client Services Officer	**DATE:**	February 11, 2013
DEPARTMENT:	Branch Administration	**REVIEWED BY:**	VP, Retail Group Manager

GENERAL SUMMARY:

All positions at Founders Bank & Trust require a high level of commitment to exceptional client service and client relationship development. All Bank employees must be enthusiastic about this commitment and exhibit it at all times. The Client Service Team Leader's actions set an exemplary standard for their staff in the maintenance of positive client relations through sales and cross-selling of bank products and services; efficient handling of transactions, account openings, closings, questions; and innovative approachs in problem solving. The Client Service Team Leader is responsible for the management of assigned staff in one or more branches.

ESSENTIAL CLIENT SERVICES FUNCTIONS:

1. Energetically develops a 'raving fans' environment when dealing with internal and external clients.
2. Builds, develops and manages the Client Services Team including; work direction; timely performance reviews; staff coaching, motivatation, training, and disciplinary actions; personnel selection, promotion recommendations, reassignment and/or termination.
3. Fosters strong ongoing branch partnerships with Business Development, Lending and Trust to attain branch and bank goals.
4. Defines goals, strategies and tactics to attain branch growth targets.
5. Provides leadership through example by consistently developing, maintaining and coaching a Raving Fans environment including the physical surroundings of the bank's facilities.
6. Leads and manages Client Services Team to assure attainment of deposit goals related to new customer acquisition, product penetration, service standards and quality of work.
7. Analyzes client utilization of Founders Bank & Trust products and services and identifies potential product sales. Initiates customer contact and follows through to place products and services.
8. Proactive management of existing and new customer relationships through voice, written and personal contact channels. Provides leadership in contact methods and cross-sales skills.
9. Always greets clients professionally, friendly and promptly. Stands to meet clients and builds visual customer recognition in order to personalize greeting.
10. Provides consistent, exemplary client service by assisting all clients in a professional, timely and efficient manner.
11. Conducts monthly branch meetings identifying pertinent subjects, materials and training needs.
12. Maintains and leverages in-depth knowledge of all FB&T deposit products and services in client discussions of needs to recommend appropriate products and services.
13. Maintains and reviews tracking logs detailing account activity used for sales and performance.
14. Maintains expertise, executes and coaches CSR staff in all daily branch activities. These activities include accurate processing of deposits, cashing checks, ATM balancing, taking wire transfers, ordering checks, opening new accounts (demand deposit, now accounts, certificates of deposits, IRAs, HSAs and ODPs) with complete client information, performing account maintenance, balancing cash drawer at end of day and maintaining accurate accounting of vault services for the branch.

This job description reflects the general details of the specific job identified and is not necessarily a complete listing of all the frequent and infrequent essential functions that may be involved in the job.

All employment with Founders Bank & Trust is at-will, which means that the company has the right to terminate employment and compensation at any time and for any reason, as does the employee. Nothing contained herein is intended to create any contractual obligation. No one other than the Board of Directors may make any contrary commitments.

15. Coordinates the daily task scheduling for one or more branch offices maintaining appropriate coverage.
16. Utilizes knowledge of FB&T to refer operational and transactional issues to appropriate area. Uses an innovative approach in problem solving.
17. Responsible for timely completion of branch monthly audit.
18. Maintains expertise in deposit regulations and policies to support overall internal and external bank compliance.
19. This list of essential functions is not complete and will be supplemented as necessary.

KNOWLEDGE, SKILLS, AND ABILITIES:

1. Demonstrated client relations skills and a commitment to quality customer service.
2. Excellent leadership skills with proven success in working effectively and contributing to a team environment.
3. Strong communication skills (verbal, written and presentation) with the ability to interact professionally with employees and clients.
4. Ability to exercise sound judgment in directing client relations and business development to promote overall business growth.
5. Strong interpersonal skills including an energetic sales mentality.
6. Great attention to detail, able to prioritize and function accurately under the pressure of deadlines.
7. Demonstrated ability with Microsoft products including Outlook, Word and Excel and other bank software/technology.
8. Ability to meet attendance requirements; this position is exempt from overtime (exempt). The incumbent will be included in the Saturday branch rotation.
9. Excellent credit histor*y.*

WORK ENVIRONMENT:

A clean office environment consisting of open work areas.

PHYSICAL DEMANDS:

Ability to move about the office effectively. Ability to effectively use all tools and equipment needed. Must be able to lift items up to 15 pounds. Ability to travel between branches if needed.

MINIMUM POSITION REQUIREMENTS (Education, Experience, and Certification):

1. College degree or equivalent combination of education and experience required.
2. Three to five years in a customer service environment required. Experience in financial industry preferred.
3. Supervisory experience required.

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