

AMERICAN NATIONAL

BANK & TRUST COMPANY

Position - Relationship Banker I and II
Reports to - Customer Support Manager or Financial Center Manager
Department - Branch
Employee Type - Hourly/Regular Hourly

JOB SUMMARY

Responsible for all customer service duties, sales, and relationship management while reaching or exceeding established goals. Masters the American National Bank delivery process and product knowledge to develop customer relationships by performing the following essential functions.

ESSENTIAL FUNCTIONS

1. Maintains a thorough knowledge of all American National Bank products, services, procedures, policies and appropriate regulatory issues relating to daily job functions including but not limited to: Bank Secrecy Act; Privacy; Fair Lending; Regulation E; deposit, transaction and loan accounts.
2. Continually demonstrates a helpful, professional, friendly attitude and is committed to the high customer service standards expected at American National Bank.
3. Serves as customers' single point of contact on all American National Bank products and services.
4. Identifies and matches customer product needs with American National Bank products and services by interviewing customers and discussing their financial needs including making referrals to other staff members and departments to ensure customer needs are met.
5. Follows proper procedures accurately and efficiently for all customer-servicing activities performed.
6. Consistently meets performance goals and actively participates in all sales campaigns.
7. Opens new accounts, certificates of deposit, and all other ancillary products offered by the bank; answers customer questions, provides account opening information, and ensures that proper paperwork is completed and entered on the computer system.
8. Ensures that branch adheres to all the Bank safe deposit box operational procedures.

AMERICAN NATIONAL

BANK & TRUST COMPANY

9. Services customers by processing a variety of transactions quickly with minimal or no errors according to established American National Bank policies and procedures; including but not limited to: accepting checks for cash and deposit; accepting and process payments for loans and other services.
10. Issues cashier's checks and process coin, assessing appropriate fees for all services.
11. Verifies all transactions, places holds as appropriate and proofs cash drawer upon completion of assigned shift to ensure compliance with American National Bank standards policies. Seeks assistance as needed to resolve proof discrepancies.
12. Assists with ATM balancing procedures and night deposit procedures daily.
13. Performs security function by opening and closing bank and vault, and ensuring overall safety and security of bank grounds.
14. Retains existing customers and develops new customer relationships.
15. Implements all sales strategies, including new products and services developed by management.
16. Handles customer complaints or questions and determines whether manager input is needed.
17. Participates in all meetings, bank functions and customer appreciation/community involvement functions as requested/assigned by supervisor.
18. Works in a team setting on various projects including employee contests, sales programs, etc.
19. Adheres to established standards and policies and procedures.
20. Delivers strong community visibility.
21. Assists branch manager and staff with other administrative duties.
22. Noise level is generally moderate.
23. Must be able to drive and possess a current driver's license.
24. Variable Hours Mon-Fri to cover business needs. May be required to work Saturday hours for specific markets. Regularly 37.5 hours with overtime possible. Shifts may begin as early as 7:40 a.m. and end as late as 6:30 p.m. depending on location. Multiple locations may be assigned within a day or week as business needs dictate.

AMERICAN NATIONAL

BANK & TRUST COMPANY

25. 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 stand; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is frequently required to stand and walk. The employee is occasionally required to stop, kneel or crouch. The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, and ability to adjust focus.

ADDITIONAL RESPONSIBILITIES

1. Self-development: pursues additional education to improve knowledge as it relates to the position, compliance, and the Bank in general. Acceptable sources of continuing training and education are seminars, Industry conferences, approved e-learning courses, in-house programs, or selected vendor programs.
2. Customer confidentiality: never reveal or divulge customer information to anyone outside the Bank.
3. Performs other duties as assigned.

REQUIRED SKILLS

1. Passion for customer service with professional etiquette.
2. Excellent verbal and written communication skills. Proven sales skills.
3. Working knowledge of Microsoft office products.
4. Ability to master job specific software and hardware components.
5. Must successfully complete required training.

EDUCATION AND EXPERIENCE

1. High school diploma or general education degree (GED).
2. Bachelor's degree from a four-year college or university preferred.
3. 1 year of business or retail experience required.

The above statements are intended to describe the general nature and level of work performed by people assigned to this classification. They are not intended to be

AMERICAN  NATIONAL
BANK & TRUST COMPANY

construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.