



First National Bank Job Description

Title: Personal Banker & Loan Origination

Department: Retail Banking

Reports to: VP Retail Banking Manager

Classification: Non-Exempt

Position Summary: The Personal Banker position will report directly to the VP Retail Banking Manager. The primary responsibility of this position is to help deepen customer relationships, attract additional customers, and improve customer service. This position is responsible for opening new deposits, selling additional products to customers and prospects, and supporting the overall sales efforts of the bank. This position will handle the more sophisticated customer requests in the account opening process. The function will help the overall bank sales function in deepening existing customer relationships and soliciting prospects. The Personal Banker will originate consumer loans. This will include taking the customer application and working with centralized loan processing to complete the loan on a timely basis and satisfy the customer's needs.

New Accounts:

- Opening, assisting with maintain, closing and/or transferring accounts all types that are offered by FNB.
- Checking, savings (include teen, senior money markets, club accounts).
- Opening retirement accounts (IRA's).
- Open business accounts, funeral escrows, time certificates, Estate accounts.
- Knowing debit cards includes being able to issue, lookup, and process disputes.
- Be able to process savings, bonds EE/HH through the redemption, replacement, and reissues process.

Sales:

- Responsible for retail product sales, includes helping to deepen account relationships with existing customer and soliciting prospects to the bank.
- Responsibilities will include sales, cross-selling, and referring customers and prospects to bank accounts, goals will be set for production in these areas and incentives will be awarded for achieving above threshold performance.
- Assist with product promotions as the bank introduces various promotions throughout the year, this effort will include contacting customers by phone to ask for account relationships.

Loan Origination:

- Know workflow/OnBase by processing installment loans for beginning to close.
- Responsible for working with the customer application process, pulling credit reports, preparing the actual loan documents, closing the loan and preparing it for workflow. This includes any installment loan such as car, personal, holiday, time certificate secured loan and over draft protections.
- Responsible for processing application for home improvements, home equity loan and home equity line of credit loans.
- Along with processing the loan, responsible for collection process of past due loans. Making direct contact with customers of the status of their loan, preparing the necessary document for repossession, knowing the process and timing of cure notices for loan.
- Using the NMLS Federal Register, responsibility of registering, providing the unique identifying number assigned as required and maintaining registry at least annually.

Other:

- As part of other overall team of bank employees, this position may be request to assist in the support of other bank activities.



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Competencies:

- **Customer Orientation:** recognize and respond sensitively to the overall financial needs and priorities of the customer, recognize and take appropriate action to meet their needs, and establish an effective working relationship with customers to gain their respect and loyalty.
- **Oral/Written Communication:** respond sensitively to the needs and priorities of the customer, recognize and take appropriate action to meet their needs and establish an effective working relationship with customers to gain their respect and loyalty.
- **Lending:** must understand the fundamentals of consumer lending and consumer loan processing.
- **Sales Skills:** the potential to understand and effectively apply selling techniques to open, develop and close a sale, must be able to create interest in a product and actively cross-sell other products and service.
- **Time Management:** ability to effectively manage one's time to complete work according to established deadlines and prioritize tasks to make the best use of time for high priority tasks.
- **Adaptability:** able to adjust quickly to different work situations and remain composed during stressful situations.
- Multitasking,

Education: High School Diploma/Bachelor's Degree

Experience/Knowledge/Skills:

- Banking experience
- Customer service experience
- Knowledge of loans
- Confidentiality
- Sales skills
- Be personable and interested in your customers.
- Know core products inside and out.
- Active listener.
- Organizational skills.
- Demonstrate leadership skills.

Training:

- All BVS Training assigned
- Technical training on equipment, computer hardware and software.

List of software, tools, or other devices used by this position: Microsoft Office, Outlook, Jack Henry (CIF 20/20), Onbase, LaserPro and Calculators.

Physical Demands: Actively listening, walking, standing, squatting, lifting 50lbs, eye coordination, sitting, and reaching.

I have read and understand this job description. I accept and understand these responsibilities.

Employee Signature: _____ Date: _____

The above statements are intended to describe the general nature and level of work being performed by the person assigned to this position. This position description does not state or imply that the above are the only duties and responsibilities assigned to this position. Employees holding this position will be required to perform any other job related duties requested by management.