

Financial Services Specialist

Basic Qualifications

Education/Training: A high school diploma or equivalent; specialized banking education and training; NMLS registration.

Skill(s): Proficient reading, writing, grammar, and mathematics skills; proficient interpersonal, verbal and written communication skills using tact and diplomacy in all in-person and telephone customer interactions; ability to effectively present information in one-on-one and small group situations to customers and associates of the Bank; is outgoing, credible and confident using sales skills; proficient operation of network computers/software and other equipment necessary to handle financial transactions; strong organization skills with attention to detail; ability to organize and prioritize work; demonstrates exceptional service and sales skills and is a positive example for others to emulate; ability to multi-task and think on their feet; maintains confidentiality; exhibits professional dress and demeanor; a comprehensive knowledge of all bank forms and documents used in opening new accounts; a working knowledge of bank products and services, along with the operating policies and procedures that impact these products; visual and auditory skills; ability to stand, bend, stoop, reach, and lift items weighing up to 50 lbs.

Experience: A minimum of two (2) years' experience in related positions normally required.

General Responsibilities

Responsible for establishing, expanding and maintaining customer relationships by providing extensive, personalized service focused on the specific needs of each individual and business banking customer. The incumbent devotes much of the workday to building long-term relationships with customers in person and by phone by promoting the full range of the Bank's products and services. This is a service and sales position.

Essential Duties

1. Performs a variety of duties to drive the customer service and sales function of the assigned branch office of which the following are illustrative:
 - a. Embraces our vision to deliver the highest quality products, service, and convenience in financial services.
 - b. Actively learns, demonstrates, and fosters the Fleetwood Bank corporate culture in all actions and words.
 - c. Nurtures and retains customer relationships by extending a courteous welcome and delivers accurate and timely customer service according to the established

guidelines, including cashing checks, accepting deposits and withdrawals, handling loan payments and dispensing monetary instruments. Looks for opportunities to convert service activities into sales opportunities.

- 1) Balances cash drawer accurately and efficiently on a daily basis.
 - 2) Accurately scans daily transactions according to established procedures.
 - 3) Communicates information relating to currency transactions and BSA reports.
 - 4) Allows customer access to safe deposit boxes according to established policies and procedures.
- d. Supports the day-to-day operations activities of the branch, as assigned, including: cash vault balancing, maintaining and balancing coin machine, reporting, tracking, and servicing the ATM. Maintains branch supplies and an awareness of inventory.
- e. Acquires new and deepens existing customer relationships by initiating a thorough, quality conversation in order to identify customer needs and match those needs with the appropriate Bank product or service. Requires strong understanding and execution of the Bank's sales objectives, processes, and tools. Refers customers to other members of the branch team or select business partners including Mortgage Lender, Commercial Lender, and Investment Services as appropriate to meet the customer needs.
- 1) Maintains up-to-date knowledge of products, services, and technology.
 - 2) Demonstrates proper usage of Fleetwood Bank Service & Sales skills in all customer interactions.
 - 3) Contributes directly to the success of achieving established branch goals by recognizing and uncovering opportunities.
- f. Opens all types of deposit products and services, including IRA accounts. Requires understanding of sales, products, benefits, account ownership, forms, and procedures. Ensures that new accounts are properly processed and cross-sell opportunities are identified.
- g. Discusses consumer loan products, completes loan applications, processes, and closes approved loans.
- h. Manages a self-developed pipeline of customers and prospects for future selling opportunities.

- i. Answers customer questions, resolves complex technical problems and related account issues to ensure customer satisfaction, including phone and in-person. Performs service-related activities such as appropriate follow-up with customer.
 - j. Assists in training new Financial Services Representatives as required.
2. Learns loan documentation processes.
3. Coordinates specific work tasks with other personnel within the department/office as well as with other departments in order to ensure the smooth and efficient flow of information.
4. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the work place.
5. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, etc.
6. Reports pertinent information to the immediate supervisor as requested, or according to an established schedule; compiles information as necessary or as directed and provides data to appropriate Bank personnel.
7. Responds to inquiries relating to his/her particular area, or to requests from customers, other Bank personnel, etc., within given time frames and within established policy.
8. Actively seeks ongoing learning opportunities that will contribute to professional growth and enhance the level of service provided to the customer.
9. Actively participates in community activities in a manner which reflects favorably on the Bank.

Ancillary Duties

1. Contributes to the team by willingly participating in all assigned duties and responsibilities, as well as additional tasks which may be requested.

Job Location

Assigned branch office, various other locations

Equipment/Machines

1. Telephone
2. PC/Keyboard
3. Printer
4. Fax machine
5. Copy machine
6. Calculator
7. ATM
8. Smart phone/tablet
9. Scanning equipment
10. Coin machine