

## Customer Service Representative



*Salary Grade: 5  
Non-Exempt*

**JOB TITLE: Customer Service Representative**

**DEPARTMENT: Branch**

**REPORTS TO: Branch Manager**

**Position Summary:** The primary purpose of this position is to provide consistent, high quality customer service, while identifying needs, selling and cross-selling products and services, and managing referrals, in processing transactions, including opening new accounts and conducting basic and/or more complex loan business.

### **Functions:**

- Processes all customer transactions in strict adherence to bank procedures, including opening new accounts, providing product and services information, processing several types of loan originations and requests in accordance with lending authority
- Explains, promotes, refers, sells, and/or cross-sells products and services based on customers' needs
- Uses sales and services techniques to encourage retention and expand customer relationships
- Employs problem-solving skills and sound judgment in resolving customer problems, concerns, requests
- Meets or exceeds defined sales, referrals, and service goals
- May provide training for branch personnel
- Processes transactions on the bank's operating system(s)
- Provides on-the-job training and acts as a mentor/guide for other CSRs on an as-needed basis
- In the absence of the supervisor, may be responsible for opening and closing of the branch in compliance with security procedures
- May remove deposits from, and counts and balances cash in automated teller machines and night depository
- Rents safe deposit boxes and may audit safe deposit records
- In the absence of Tellers' supervisor, may be required to perform overrides and provide guidance to Tellers
- Performs other assigned duties essential to the operation of the branch
- Occasionally "fills in" for other branches at the request of management
- May process loans, including mortgage applications, originated by Branch and/or Assistant Managers
- If SBLI licensed, meets or exceeds defined sales goals
- Actively participates in community service and consistently represents Dime Bank in a professional manner

## Customer Service Representative

### Knowledge, Skills, Requirements:

Requires at least a high school diploma or its equivalent, at least six months experience as a Teller, and an adherence to the bank's training policies and requirements. Financial products and services sales a plus. Knowledge of banking regulations. Life insurance license and loan/lending skills preferred.

- Aptitude for mathematics
- Able to strictly follow instructions, policies, procedures, regulations, and confidential protocol
- Adhere to compliance of all applicable Federal and State bank regulations, as well as Dime Bank policies and procedures
- Excellent customer services, including customer relationship building and product and services referral skills
- Top-notch communication skills
- Competent keyboard skills and familiarity with computers
- Organizational skills, i.e., maintain an organized and efficient workspace
- Initiative
- Ability to work closely and harmoniously with others in a busy environment

### Physical Demands and Condition Requirements:

- General office environment
- Ability to lift bags of coin

### Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer
- Coin machine
- Bill counter
- Check filmer

**ADA:** The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.