

## **JOB DESCRIPTION**

**Position/Title:** Customer Service Representative

### **POSITION SUMMARY:**

The Customer Service Representative (CSR) develops and maintains strong customer relationships by recognizing customer needs through effective listening skills, asking need-defining questions, and recommending appropriate products or services. The CSR role is challenging and the environment is fast-paced, yet our CSRs take the time to truly listen to our customers so they can effectively serve and resolve all inquiries and concerns. In order to provide exceptional service, the CSR collects and analyzes data resulting in problem-solving and customer solutions. The successful CSR demonstrates a strong desire to build customer respect and trust through credibility, friendliness, sincerity, empathy, and patience. Excellent telephone communication skills allow the CSRs to present themselves as experienced professionals who put the customer at the center of every interaction.

### **REPORTING RELATIONSHIP:**

Directly: Branch Manager

### **ESSENTIAL FUNCTIONS:**

1. Promote strong customer interactions by greeting the customers with eye contact and serving the public with professionalism, courtesy, attention, and efficiency.
2. Demonstrate good risk management decisions, including displaying solid knowledge of guidelines for fraud prevention and robbery.
3. Has advanced knowledge of bank products, services, and branch operations including support for the Branch Manager.
4. Has proficient knowledge of and adheres to branch internal controls.
5. Provides technical support for bank-wide services such as online banking as well as many others.
6. Maintains the highly confidential nature of client information and records.

### **SPECIFIC DUTIES:**

#### **Customer Service Representative**

- Provide professional customer service which includes but is not limited to: greeting walk in customers and following proper guidelines on phone etiquette to deliver exceptional service.
- Receive, handles and assists a variety of customer inquiries and service requests.
- Identifies, researches, and resolves issues using systems and resources available.
- Maintains a friendly and outgoing demeanor to calmly assist with customer's problems and questions.
- Explain various bank products and services available to customers; defining the advantages and limitations of each program as well as bank regulations associated with each.

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- Establish proper identification of new customers, checks customers bank experience and decides whether to accept the account.
- Develop knowledge and understanding of Bank operating policies, as well as knowledge of current rates and charges for all Bank services and/or products.
- Prepare all paperwork and assists the customer in completing necessary documents to open new accounts order checks, change addresses, assist customers with Safe Deposit Box entry, etc.
- Through effective listening and asking needs-defining questions, recognizes client needs and matches them with appropriate products through sales or referrals.

### **OTHER REQUIREMENTS (Skills, Abilities, & Characteristics):**

- Exceptional listening skills and attention to detail in order to discern client needs.
- Reason and react quickly in order to formulate solutions and provide personalized client service.
- Demonstrate empathy with client concerns.
- Consistently handle a large volume of calls, deal with stressful situations, remain calm under pressure, and act in the Bank's self-interest.
- Courtesy, tact and diplomacy are essential elements of this position.
- Superior verbal communication skills to converse intelligently, clearly and understandably over the telephone with clients and co-workers.
- Strong written communication skills to accurately document and track the status of issues and respond to professional communications.
- Works independently, with minimum supervision, in a fast-paced environment.
- Strong organizational skills that enable multiple tasks to be balanced.
- Independent decision-making ability within defined guidelines.
- Makes efficient use of time despite frequent interruptions and utilizes downtime to learn more about bank products and services.
- Works well in a group setting and maintains a courteous and professional demeanor.
- Adapts quickly to change and remains flexible.
- Demonstrates effective teambuilding skills and contributes ideas and suggestions that benefit the Bank and customers.
- Regular and reliable attendance and punctuality is essential.
- Maintains vast knowledge about the bank through ongoing training, self-study, and career development.

### **OTHER GENERAL DUTIES:**

- Provide teller relief when needed.
- Actively contribute to meet the branch business goals as well as individual referral goals.
- Maintain work area in an organized and orderly fashion with adequate supplies such as new accounts packets; thank you gifts; current and up-to-date forms and brochures; etc.
- Complete annual compliance training including but not limited to BSA, CIP, Reg CC, and CTR's.
- Consistently supports the Bank and its Core Values.
- Perform other duties as assigned.

### **Work Environment**

- This job operates in a clerical, office setting. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets, and fax machines.
- Must be able to work in a team environment with the ability to interact well, and in a positive manner with co-workers and management.

### **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.
- This is a largely sedentary role; however, some filing is required. This would require the ability to lift files, open filing cabinets and bend or stand on a step stool as necessary.

### **Acknowledgement**

- Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.
- Guaranty Bank and Trust Co. is an Equal Employment Opportunity Employer.
- Employment policies and decisions on employment and promotion are based on merit, qualifications, performance, and business needs. The decisions and criteria governing the employment relationship with all employees are made in a nondiscriminatory manner, without regard to race, religion, color, national origin, sex, age, physical or mental disability, sexual orientation, gender identity, veteran status, or any other factor determined to be unlawful by federal, state, or local statutes.