

Luther Burbank Savings Job Description

Job Title: New Accounts Representative
Department: Savings
FLSA Status: Non-Exempt

Job Number: 740
Reports To: Branch Mgr. and/or Asst. Branch Mgr.
Last Revision: 11/08/2006

Summary: Assist customer with account needs and general account maintenance. Conduct financial transactions; handle routine customer inquiries both in person and on the telephone. Maintain a high level of customer service

Essential Duties and Responsibilities

- Provide professional greeting to all customers both in person and via the telephone.
- Ensure that all transactions are performed within the internal guidelines and federal regulations, give overrides.
- Knowledge of various types of accounts including certificate of deposits, money market savings accounts, checking, IRA accounts, internal construction accounts and BIS accounts. Maintain complete knowledge of account types, products and services and necessary disclosures.
- Provide assistance with titling of accounts. Maintain knowledge of vesting types, assist with FDIC coverage and limits.
- Knowledge of IRA accounts and IRS requirements.
- Ability to write professional letters and communicate effectively both in oral and written communications.
- Maintain confidentiality of customer account information.
- Adheres to all applicable compliance regulations, including BSA, BPA and Right to Financial Privacy.
- Other duties may be assigned.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

- Customer Service - Responds promptly to customer needs; responds to requests for service and assistance.
- Oral/Written Communication - Speaks clearly, professionally in positive or negative situations. Writes clearly and informatively.
- Mathematical Ability - Accurately completing mathematical equations
- Problem Solving - Identifies and resolves problems in a timely manner.
- Organizational Support - Completes administrative tasks correctly and on time, supports organization's goals and values.

Education and/or Experience

High school diploma or general education degree (GED); or related experience and/or training; or equivalent combination of education and experience. Requires a minimum of one year of prior banking experience. To perform this job successfully, an individual should have knowledge of Word Processing software.

Physical Demands

While performing the duties of this job, the employee is regularly required to stand, use hands and fingers, talk and hear. The employee is frequently required to walk and reach with hands and arms. The employee is occasionally required to sit. The employee must regularly lift and /or move up to 10 pounds and occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The noise level in the work environment is usually moderate.