TITLE: Customer Service Representative II
DEPARTMENT: Retail Banking
REPORTS TO: Lead CSR / Retail Manager

JOB SUMMARY:
A Customer Service Representative (CSR) is the frontline ambassador of the branch, responsible for delivering exceptional service, performing routine financial transactions, recommending and opening deposit accounts, and supporting customers with their banking needs. This role requires strong communication skills, accuracy, and a commitment to maintaining compliance and security standards.

MAJOR RESPONSIBILITIES:

Customer Service & Support

- Greet customers, assess their needs, and provide prompt, friendly, and professional assistance.
- Answer questions regarding customer account information, bank products, digital banking tools, and branch services.
- Resolve customer concerns, research issues, and escalate complex situations when necessary.
- Educate customers on online banking, mobile apps, fraud prevention, and account security best practices.
- Promote branch campaigns, new products, and digital services.

Teller & Transaction Processing

- Perform routine financial transactions including deposits, withdrawals, payments, transfers, and check cashing.
- Handle large cash volumes, maintain cash drawer accuracy, and complete end-of-day balancing.
- Assist with vault operations, including dual-control procedures, cash ordering, and ATM balancing.
- Resolve transaction discrepancies, research errors, and ensure adherence to security and fraud-prevention protocols.
- Assist customers with account maintenance, disputes, fraud claims, stop payments and transaction research.

- Deliver consistent, high-quality service aligned with bank policies, regulatory standards, and customer experience goals.

Account Opening & Customer Onboarding

- Engage in conversations focused on understanding customer needs to recommend suitable products.
- Open and service all types of consumer and small-business deposit accounts, including checking, savings, money market, certificates of deposit (CDs), IRAs, and specialty accounts.
- Verify proper documentation, identity verification, and compliance with KYC/AML requirements are maintained with each new account.
- Guide customers through digital banking enrollment, mobile app setup, and online banking features.
- Provide follow-up support to ensure smooth onboarding and long-term relationship development.

Operational & Compliance Responsibilities

- Ensure compliance with bank policies, procedures, and regulatory requirements (including BSA/AML, Reg E, Reg CC, and internal controls.)
- Maintain accurate records, complete required forms, and follow branch operational procedures.
- Performs other duties as assigned, which may include occasional travel to other locations to support Bank needs.
- Participate in team meetings, training sessions, and support Bank initiatives.

PREFERRED SKILLS:

- Strong communication, problem-solving, and interpersonal skills.
- High attention to detail and accuracy in transactions.
- Ability to learn banking systems, digital tools, and regulatory requirements.
- Professional demeanor and commitment to confidentiality.

QUALIFICATIONS:

- One to two years of prior customer service or cash-handling experience; banking experience preferred.

PHYSICAL REQUIREMENTS:

- Ability to sit for extended periods of time.
- Occasional lifting of files or materials up to 20 lbs.
- Ability to read detailed information from a computer screen.