

Job Description

Position Title: Relationship Banker
Department: Deposits
Reports to: Relationship Banking Manager
Status: Hourly

Company Overview: Kentland Bank has been in existence for almost a century. Built during the challenging times of the Great Depression, our founders Glen C. Tolin and Edgar Teague had a vision for an organization that was dedicated to helping communities grow and thrive by financing loans for new business, donating to local causes, and volunteering to give back whenever we can. Today, our people continue to uphold this legacy.

Our KB Care core values stand for Character, Accountability, Relationships, and Excellence, and every decision we make is filtered through these values. We provide resources to support our communities in achieving healthy financial goals, and our employees are a vital part to our success in this endeavor. If you love being a part of a team that is dedicated to strengthening communities in these ways, we hope you will consider applying.

This description is intended to indicate the essential responsibilities of the position. It is not intended to be all-inclusive nor does this limit management's right and responsibility to determine work assignments, reassignments, priorities, etc. It is not intended to be construed as an exhaustive list of all functions, knowledge, responsibilities, skills and abilities. Reasonable accommodations may be made to enable individuals with disabilities to perform the functions and duties.

Position Summary:

The Relationship Banker is responsible for assisting the Relationship Banking Manager in oversight of the daily operations of their branch, ensuring the highest level of customer service while working towards the branch's overall success. The Relationship Banker will focus daily on developing and maintaining relationships with customers to ensure deposit growth throughout the communities we serve. They should collaborate with other branches and departments to provide seamless service to customers. Must maintain an in-depth knowledge of banking products and services to provide accurate information to customers and their team. The Relationship Banker acts in a manner that will always protect and represent the Bank with the utmost integrity in alignment of our Core Values.

Essential Duties and Responsibilities:

- Ensure branch staff adheres to all regulatory requirements by staying up to date with policies and procedures working alongside the Relationship Banking Manager.
- Ensure high levels of customer satisfaction throughout the organization. This includes addressing customer concerns, resolving issues, and implementing strategies to enhance customer experience.

- Build relationships within the communities we serve through participation in local events, sponsorship opportunities, and engaging with local businesses to promote the bank's services.
- Collaborate with the Relationship Banking Manager to ensure the branch is meeting the expectations set forth by Kentland Bank's executive leadership team.

Other Duties:

- Provide strong leadership that fosters a positive work environment and encourages employees to perform at their best. Promoting open communication, encouraging collaboration and recognizing employee achievements.
- Expected to understand and adhere to (comply with) all bank policies and procedures, the Bank Secrecy Act and its implementing Anti-Money Laundering regulations, Community Reinvestment Act, U.S.A. Patriot Act, Gramm-Leach Bliley Act, Reg O and all other banking regulations including applicable state and federal laws.
- Collaborate with the coworkers throughout the bank to ensure business development within our communities
- Maintain up-to-date job knowledge and develop professionally on a continuing basis through professional readings, online trainings, seminars, and classes as required.
- Other duties as assigned.

Supervisory Responsibilities:

The Relationship Banker plays a pivotal role, in the absence of the Relationship Banking Manager, overseeing the branch deposit staff, which is essential for maintaining a productive and motivated workforce.

Work Relationships and Scope:

The Relationship Banker will provide inside sales support to the team in their respective branch. Work closely with other Bank employees as necessary to ensure client satisfactions. Work regularly with confidential business and customer information. Ensure compliance with banking regulations.

- Expert knowledge of bank products and services including consumer loan applications.
- Attracts, retains, and enables career development of branch talent.
- Identify opportunities to cross-sell in all aspects for the bank.
- Knowledge of Mobile Deposit, ACH, Online, Bill Pay/Cash Management platforms and Wire authorizations.
- Perform cash audits, oversee cash limits for roles and ATM(s) as well as daily cash branch balancing.
- Oversee branch transactions including Overdrafts and Overdraft monitoring system to limit deposit Charge Off accounts.
- Provide adequate department scheduling, verify timekeeping and track attendance.
- Thorough understanding of banking transaction processing.
- Other duties as assigned.

Measures of Performance:

Accuracy, adaptability, quality, neatness, initiative, dependability, friendliness, thoroughness and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of employees and co-workers; effectively communicate and develop good working relationships with co-workers; adherence to dress code and professional conduct; keep Bank, customer and employee information confidential; participate in training and appropriate professional development; reliability in reporting to work regularly and on time; understand and adhere to Bank policies and procedures; inform potential customers of additional Bank services through cross-selling.

In addition, all employees have access to confidential, sensitive and/or non-public customer information and it is expected that each employee will have the ability to ensure their work locations and activities comply with the Information Security Policy.

Knowledge, Skills and Abilities Required:

- Bachelor's degree in business, finance, or a related field with a minimum of 1 year of related experience or equivalent in experience required.
- Excellent communication skills (verbal and written)..
- Experience in a direct customer service position required
- Excellent interpersonal skills.
- Ability to maintain the integrity of highly confidential customer and Bank information; ability to deal effectively with time pressures and stress.
- PC proficiency.
- Knowledge of database software, spreadsheet software, word processing software, additional software packages as required for successful completion of work assignments.

Physical Requirements:

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. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- *Remain in a stationary position for extended periods - up to 50%.*
- *Move about the building to access file cabinets, equipment, etc.*
- *Operate a computer and other office productivity machinery (calculator, copy machine, printer, etc.).*
- *Ascend/Descend stairs.*
- Converse with employees and the public.
- Special vision requirements include close vision and the ability to focus.
- Move items weighing up to 25 lbs.

Benefits Information:

401(k) matching, Dental insurance, Employee assistance program, Flexible spending account, Health insurance, Life insurance, Paid time off, Retirement plan, Tuition reimbursement, and Vision insurance.

Working Environment:

Work is performed largely in an office environment with minimal chance for personal injury. Hours worked are generally normal business hours with additional time required to meet seasonal demands of job responsibilities. The work environment is generally quiet.

All employees have access to confidential, sensitive and/or non-public customer information. It is expected that each employee will ensure their work locations and activities comply with the Bank's Information Security Policies.

Employee Signature

Date

Supervisor Signature

Date