

Location: Franklin, North Carolina

---

## **Senior Customer Specialist**

### **JOB SUMMARY and PURPOSE:**

The Senior Customer Specialist is the immediate supervisor for the Customer Specialists and is responsible for ensuring that all monetary procedures and requirements for the Branch are met. The SrCS will perform all duties of the Customer Specialist in addition to the scheduling, reporting, and tracking required by the branch. The SrCS will lead by example and will meet the needs of customers by providing quality service and offering additional products that may benefit the customer.

This position will be responsible for the vault, will process deposits and pay out funds in accordance with Bank policy and procedures, recording all transactions accurately to balance each day's operations.

### **ESSENTIAL FUNCTIONS:**

- ◆ Receive checking and savings deposits: verify cash and endorsements, receive proper identification for cash back and issue receipts of deposit.
- ◆ Examine checks deposited and determine proper funds availability based on regulation requirements and complete hold notices.
- ◆ Process savings withdrawals; Cash checks: verify endorsement, receive proper identification, and ensure validity.
- ◆ Identify counterfeit currency.
- ◆ Answer basic customer inquiries regarding interest rates, service charges and account histories while complying with disclosure requirements, regulations, and consumer privacy policies.
- ◆ Cross-sell Bank products and services.
- ◆ Refer customers to the proper department for issues that cannot be resolved at the teller line.
- ◆ Count and roll loose coins.
- ◆ Issue personal money orders and cashier's checks.
- ◆ Accept loan payments: verify payment amount and issue receipts.
- ◆ Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded.
- ◆ Ensure teller station is properly supplied.
- ◆ Follow procedures for removing accounts from dormancy.
- ◆ Balance drawer daily.
- ◆ Process cash advances, redeem U.S. Savings Bonds.
- ◆ Maintain appropriate currency logs.
- ◆ Complete Daily and Monthly Teller Reports
- ◆ "Buy" cash and coin from the FED, along with selling and shipping to the FED weekly.
- ◆ Ensure that shipments are accurate, strapped, and signed according to FED guidelines.
- ◆ Responsible for the vault and teller totals, ensuring they are within our limits per policy, and that Vault tickets are signed, and the vault is balanced.
- ◆ Monitoring teller limits, drop bags, the ATM, and the Drive-Thru.
- ◆ Prepare the work schedule, train employees as needed, and address disciplinary issues.
- ◆ Ensure end of day branch work is released to Data/Image Center.
- ◆ Follow all bank and regulatory compliance related policies and procedures, including Bank Secrecy Act/Anti-Money Laundering and reporting suspicious activity to the BSA Officer.
- ◆ Complete Currency Transaction Reports (CTRS), Monetary Instrument Logs, Office of Foreign Assets and Control



(OFAC) searches, and other BSA job functions as required.

- ◆ Please note this job description may not 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.

#### **QUALIFICATIONS:**

- ◆ High school diploma or equivalency.
- ◆ Banking experience, preferably on the “teller” line.
- ◆ Supervisory skills to include scheduling, discipline, training, and evaluation. **MUST** be willing to lead by example.
- ◆ Ability to enter numerical data on computer with speed and accuracy.
- ◆ Good mathematical aptitude to facilitate daily balancing.
- ◆ Pleasant manner in dealing with bank customers and co-workers.
- ◆ Ability to recognize referral opportunities for other Bank services and products.
- ◆ Ability to work under pressure.
- ◆ Successful completion of in-house training program.
- ◆ Willing to comply with all Bank policy, procedures, and regulations.

#### **SUPERVISORY RESPONSIBILITY:**

This position is a supervisory position.

#### **WORK ENVIRONMENT:**

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

#### **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.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle, or feel; and reach with hands and arms.

#### **POSITION TYPE/EXPECTED HOURS OF WORK:**

This is a full-time position. Days and hours of work are generally Monday through Thursday, 8:00 a.m. to 5 p.m., and 8:00 a.m. to 6:00 p.m. on Friday.