



Locations: Walhalla, South Carolina

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## Customer Specialist

### JOB SUMMARY & PURPOSE

The Customer Specialist receives and pays out money, as well as accurately keeps records of money and negotiable instruments involved in the financial institution's various transactions. The Customer Specialist meets the needs of customers by providing quality service and offering additional products that may benefit the customer.

This position will process deposits and pay out funds in accordance with bank policy and procedures and will record 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.
- ◆ Receive FICA payments: verify deposit coupons are properly completed and checks are made payable to the "Bank".
- ◆ Follow procedures for removing accounts from dormancy.
- ◆ Balance drawer daily.
- ◆ Process cash advances; redeem U.S. Savings Bonds.
- ◆ Maintain appropriate currency logs.
- ◆ 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.
- ◆ 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.
- ◆ 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 has no supervisory responsibilities.

**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 Regular, full-time position (40 hours). Days and hours of work are generally Monday through Friday, 8:00 a.m. to 5 p.m. (6:00p.m. on Friday).