



Job Opening- Personal Banker, Basehor, KS

First State Bank & Trust is a community bank with locations in northeast Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We are hiring for a Personal Banker to join our Retail Banking team in Basehor.. Ideal candidate will have prior banking experience including new accounts, consumer lending, and relationship selling; or equivalent combination of education and experience.

Hours

Monday-Friday from 8:00am-5:00pm and every 4th Saturday from 8:45am-noon.

SUMMARY

Sells a full range of banking services to individual customers, with emphasis on personal finances and consumer lending. Personal Bankers are expected to use financial management problem solving skills, sales skills, and available account information to build profitable, long-term customer relationships and to increase retail-banking sales to maximum levels. Meets with customers to discuss personal financial needs and recommends ways in which the Bank can serve their needs. Analyzes credit and financial information for processing of consumer loans for individual customers. Opens new accounts and provides customer service on assigned portfolio of accounts. Answers questions concerning accounts, consumer loans, statements, IRA's, etc. Utilizes relationship selling techniques and refers customers to other Departments for cross-selling as appropriate. Participates in business development programs in conjunction with assigned account responsibilities, which includes outside calling on present and potential customers. Responsible for tracking sales and customer service programs and accurate Bank record keeping.

- Promotes and cross-sells Bank products and services as appropriate to meet customer needs.
- Considered a trusted advisor by customers and is an expert on all Retail banking products including DDA's, Savings, Certificates of Deposits, IRA's, Safe Deposit Boxes, Consumer Loans, Credit Insurance products, Second Mortgages, and Home Equity Lines of Credit.
- Generates new business to assist in meeting financial goals for the location.
- Calls on existing and prospective clients to develop new business and to retain and expand existing business.
- Provides ongoing relationship servicing with current customers to maintain goodwill and gain additional business.
- Stands and greets all customers with a handshake and always thanks the customer for doing business with First State Bank and Trust.
- Responds to customer inquiries and requests regarding accounts including maintenance of account information, transfers, account balancing, check orders, and credit counseling.
- Evaluates needs of potential customers and offers appropriate financial products and services.
- Prepares and compiles new customer applications and information to open new accounts.
- Ensures completeness of consumer loan documentation on new account setup and oversees timely closing and funding of consumer loans.
- Informs and advises customers of status or enhancements to current account productivity, and suggests resolutions on account disputes and other account activity.

- Coordinates and assists Loan Department and Operations Department in resolving documentation issues, credit problems, delinquent payment issues, and other related issues.
- Responsible for tracking of sales and customer service programs.
- Participates in Bank training as requested.
- Presents professional image as far as dress and at all times is in compliance with the Bank's Dress Code Policy.
- Performs all job responsibilities while adhering to Retail policies and procedures.

To apply e-mail your resume to kathy@firststateks.com

www.firststateks.com

Equal Opportunity Employer