



## Account Specialist I

### Job Description

**Position Title:** Account Specialist I

**Reports to:** Branch Services Manager

**Company:** Summit Bank

**Department:** Operations

**Location:** Oakland, CA

**Hire Type:** Full -Time Employee

**Exempt/Non-Exempt:** Non-Exempt

**Who We Are:** Summit Bank is a local community bank committed to serving our customers and our local communities with the highest service standards since 1982. We support our customers by understanding their unique needs and customizing financial solutions to help them thrive. At Summit Bank, we support our customers by buying their products, using their services whenever possible, and promoting them in our local community.

Our *Summit Bank Service Commitment* outlines our 10 point unwavering commitment to the exceptional 'high touch' services our clients deserve and receive.

1. We always demonstrate a "Can Do" attitude
2. We always are respectful and considerate - smile, say "Please", "Thank You" & greet clients/potential clients by name
3. We always strive to earn the confidence of our clients and shareholders by conducting our business in a highly professional manner
4. We always offer solutions/answers to our clients or, if outside ones area of expertise, find the right person who can help our client in a timely manner
5. We always return phone calls & emails the same day, or no later than 24 hours; & provide timely updates until our client's requests/issues are completed/resolved
6. We always handle clients as if our life depends on it – it does. Because without clients, we have no job
7. We always get things done for our clients even if we have to come in early or stay late on occasion
8. We always treat our co-workers with the same respect we treat our clients by fostering an environment that encourages our team members to develop their talent to enhance the quality of their lives
9. We always strive to gain greater efficiencies and productivity – always striving to build the 'better mousetrap'
10. We always are leaders in the development of the communities we are fortunate to serve

### **We Look for Candidates Who:**

Are passionate about people

Resonate to our *Summit Bank Service Commitment*

Enjoy the banking industry

Understand the importance of a customer's trust in their financial institution

**Summary:**

The Account Specialist provides customer service to personal and business customers by receiving, paying and keeping accurate records of all money involved in such transactions, assisting customers with basic to moderately complex transactions.

**Essential Duties and Responsibilities:**

- Process client transactions as requested, ensuring that all necessary documents are properly prepared, authorized and are within authorization limits.
  - Accepts deposits to checking and savings accounts
  - Pays a check after verifying endorsements, validity of item, availability of funds and reading all messages on account
  - Processes savings withdrawals
  - Accepts loan payments
  - Issues receipts for transactions processed at the teller window
  - Negotiates personal and business checks
  - Handles cash, balances cash daily; ensures that his/her total cash is kept within his/her established limits
  - Reports all large currency transactions over \$10,000.00 to supervisor as appropriate. Will complete the PACS CTR filing as appropriate
  - Maintains his/her teller cash drawer limit according to his/her assigned cash limit for the working cash and overall cash limit
  - Responsible for processing chargeback items
  - Calls clients who are on the NSF / Overdraft report
  - Will follow the bank's security procedures to ensure that the drawer is properly locked and keys are kept safe.
  - Will ensure that all counter items are properly "tran-coded" prior to being submitted for processing by the proof department
  - Performs other client transactions as requested
  - Must be available to work at different branches as a floater when needed
  
- Promotes bank products and services
  - Maintains a good knowledge of the bank's products and services
  - Provides high quality customer service
  - Cross-sells and refers customers to appropriate personnel for assistance with opening new products or services.
  
- Prepare customers' statements for mailing as assigned
- Maintains daily customer activity log
- Sells Cashier's Checks, U.S. Savings Bonds, Travelers' Checks (Oakland only)
- Assists customers with Safe Deposit Box activities: (if assigned)
  - Verifies the box-holder's signature prior to entry
  - Assists the box-holder with obtaining and replacing the Safe Deposit Box
  - Will verify customer's payment status prior to assisting with entry and will collect any past due payments
  
- RDC Processing
- Receives cross training on proof and bookkeeping functions
- Performs other duties as assigned.

### **BSA Responsibilities**

- It is the responsibility of any employee paying or receiving cash in excess of \$10,000 to obtain an officer's approval before executing the transaction; The teller must verify and obtain the name, address, social security number and date of birth of the person making the transaction.
- A *Currency Transaction Report (CTR) Form 104* must be completed on the same day as the transaction via the Patriots Act Communication System (PACS).
- The completed CTR must be filed within 15 calendar days of the transaction to avoid serious penalties, both to the bank and to the employee who completed the transaction.
- International transactions referenced by the *Report of International Transportation of Currency or Monetary Instruments (CMIR) Form 105* which are in excess of \$10,000 must first be reported to the BSA Officer.
- When a non-customer is attempting to cash a check written for more than \$5,000, drawn on one of our customer's accounts, follow the Know Your Customer Guidelines and your individual Teller Cash Limit Card
- Complete a daily cash sheet reflecting your opening and closing cash balances; list the amount of each denomination in the cash drawers
- *Verify Large Currency Transaction Log* and list all cash transactions greater than \$5,000. Each transaction must include:
  - The amount, customer name, and account number
  - State whether the transaction is exempt or if Form 104 (CTR) must be filled out; nil report is required.
- Must be alert to all circumstances outlined in the BSA Policy in Chapter 12, Section A: Enhanced Due Diligence
- Report any suspicious activity to the Branch Services Manager or BSA Officer
- Run an OFAC check for non-customers cashing a cashiers check or non US check
- Review CTR's that are filed electronically through PACS
- Prepare annual exempt analysis
- Report frequent access to safe deposit boxes
- Ensure that the Branch Services Manager reviews all subpoenas
- Follow Reg CC Hold Procedures

**Competency:** To perform the job successfully, an individual should demonstrate the following competencies:

- **Quality:** demonstrates attention to detail, accuracy and thoroughness
- **Quantity:** completes work in timely manner; strives to increase productivity; works quickly
- **Customer service:** responds efficiently and cordially to requests for service and assistance; understands and participates in the *Summit Bank Service Commitment*
- **Teamwork:** pitches in and contributes to achieving group goals; supports everyone's effort to succeed
- **Dependability:** completes tasks on time; takes responsibility for own actions; can be relied upon
- **Attendance/Punctuality:** To perform this job successfully, an individual must have regular and reliable attendance and must arrive to work on time.

### **Education and Experience:**

- High School Diploma or Equivalent General Education Degree (GED)
- One (1) to three (3) years customer service and cash handling experience

**Computer Skills:** To perform this job successfully, an individual must be competent in the use of Microsoft Office, especially Word and Excel, and be comfortable with learning various banking software.

**Technical Skills:** Knowledge of core systems a plus. Knowledge of ACH operations and Network rules a plus.

**Physical Demands:** While performing the duties of this job, the employee regularly uses hands and fingers. The employee is frequently required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus.

**Work Environment:** This job is primarily performed in an office environment. The noise level in the work environment is generally quiet.

**Compensation and Benefits:**

- This is a Non-Exempt position
- Competitive salary; commensurate with experience
- Comprehensive benefits package available including:
  - Healthcare with dental and vision coverage for employees
  - 401k matching contribution
  - Life insurance
  - Generous vacation
  - Phantom Stock Option program

Summit Bank is an equal opportunity employer, and does not discriminate on the basis of race, culture, age, disability, gender or sexual orientation.