



## POSITION DESCRIPTION

**Job Title:** CSR/Retail Lender  
**Reports To:** Branch Manager  
**FLSA Status:** Non-Exempt

**Summary:** Responsible for providing front-line customer service in retail lending origination and deposit accounts and services while creating a welcoming environment and impression for our customers.

**Essential Duties and Responsibilities** include the following. Other duties may be assigned.

- *At Skyline National Bank, our core values are Smart, Kind, Young-at-heart, Local, Inspired, Nonconforming and Energetic. We look for ways to be “always our best.” As a member of our team, you do important work. You craft an experience, aim for the sky, set a high standard and look for ways to set your bar ever higher.*
- Interacts with customers to obtain information and explain available financial services such as savings and checking accounts, individual retirement accounts and certificate of deposits, responsible for opening these accounts for customers. May present funds received from customer to teller for deposit and obtain receipt for customer.
- Assist customers in obtaining debit cards.
- Enters customer information on system.
- Answers customer questions and investigates and corrects errors, reviewing customer and establishment records.
- Rents safe deposit boxes and admits customers to safe deposit vault.
- Prepares wire transfer requests.
- Cross-sell bank product and services based on customer needs including making referrals to our internal business partners, mortgage, investment services, and merchant services.
- Processes loan applications (within lending authority) and paperwork, extending credit to qualified individuals through various installment and real estate products. Assists in collections of delinquent loans.
- Performs teller duties if needed.
- Responsible for knowledge of and compliance with all applicable laws, regulations, and bank policies and procedures that pertain to this position, including but not limited to the Bank Secrecy Act. In addition, participation is required in any training necessary to achieve a thorough understanding of how these laws relate to the responsibilities of the position.

- Completes assigned training and complies with all cyber and information security policies and procedures.
- Regular and reliable attendance is needed to perform the essential functions of this job.