



POSITION DESCRIPTION

Position Title:	Personal Banking Services Associate (75%)
Grade:	15
Other Position Combination:	In combination with Sales and Service Representative position (25%)
Primary Work Site:	Fargo Downtown Sales Office
Reports To:	Fargo-Moorhead Operations Manager
FLSA Status:	Non-exempt
American Federal Status:	Full-Time
Benefit Status:	Fully Benefitted
Standard Workweek:	40 hours per workweek
Application Deadline:	October 26 or until filled

POSITION OVERVIEW

Responsible for supporting and servicing the origination and administration of consumer business relationships. This is a key support role to the Personal Banker.

ESSENTIAL ROLES & RESPONSIBILITIES

1. Support and Service

- Takes ownership to resolve issues in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures
- Supports administration of all deposit products, residential mortgage and consumer loans including depository transactions, loan payments, credit lines, insurance coverage, real estate tax payments and title administration
- Supports the origination of all deposit products, residential mortgage loans and consumer loans including opening deposit accounts, loan underwriting

activities, closing document preparation, on-going loan monitoring and verification activities, and loan document home office review submission

- Maintains Client Management and Loan Administration Tickler systems
- Supports loan review process including following on corrective actions and other exception items
- Provide support and service to maintain and enhance customer relationships

2. Referrals

- Identifies sales opportunities and makes referrals to Personal Bankers, Registered Representatives, and Agricultural/Business Bankers
- Make customer appointments with the right Bankers
- Differentiate high-value customers to increase profitability
- Proactively build long-term, personal relationships to meet customer needs and to capture a larger share of the customer’s business
- Build awareness with customers of American Federal Bankers, their specialties, and the American Federal offering of banking, insurance, and investments
- Lead profitable customer conversations and ask financial-related probing questions
- Actively participates in customer-calling programs
- Contributes to business unit’s overall sales And referral goals

3. Other

- Monitors credit life and credit disability insurance applications, premiums payment and refunds and claims activity
- Actively participates in sales meetings, planning, training, sales tracking processes and marketing
- Supports routine customer communication and marketing efforts
- Maintains electronic and paper documents and files
- Supports the American Federal Brand and Customer Touchpoints
- Maintain confidentiality and security of bank and customer information, bank proprietary information and bank trade secrets.
- Follow established bank policies and procedures and applicable governmental regulatory laws and regulations.

PERFORMANCE MEASURES

	<u>Grade 15</u>	<u>Grade 16</u>
Present Value New Sale/year (PVNS)	\$600	\$600
Portfolio supported Consumer**	\$5 Million	\$8 Million

Mortgage**	\$15 Million	\$25 Million
Deposits**		
Checking/Saving	\$4 Million	\$6 Million
Certificates of Deposit	\$20 Million	\$25 Million
AND		
Annual Origination's Supported		
Consumer**	\$4 Million	\$7 Million
Mortgage**	\$10 Million	\$15 Million

* Numbers represent "Expectations" if all referrals were to either Loans, Deposits, or Investment Products. Actual expectations will be measured as a combination of the products referred.

** Numbers represent "Expectations" if 100% of the employee's time is devoted to either Consumer, Mortgage or Deposit Products. Actual expectations will be a combination of the size of portfolios supported.

KNOWLEDGE REQUIREMENTS

- Computer applications: Word, Excel and Lotus Notes
- Basic business and banking terminology and knowledge

PHYSICAL DEMANDS AND WORK ENVIRONMENT

- Operate bank and office equipment, including PC, telephone, fax, and photocopier.
- Talk and hear, use hands to write and to finger keyboard, telephone, other bank and office equipment, and to handle other objects. Frequent walking, sitting, standing, reaching with hands and arms, and bending. Close and distant vision and ability to focus.
- Move 50 pounds for 15 yards
- Travel to Home Office, other Sales Office and customer locations

It is the responsibility of the employee in this position to notify the supervisor or Human Resources if unable to perform the responsibilities of the position or if an accommodation to perform the responsibilities is needed.

ESSENTIAL QUALIFICATIONS

- High school diploma or equivalent

- Minimum one-year experience in a financial organization or other retail industry focused on constant customer contact
- Excellent customer relations, interpersonal, communication, organizational, delegation, and team player skills
- Working knowledge or rules, regulations, policies and procedures governing deposit accounts preferred
- Ability to learn and maintain knowledge of the rules, regulations, policies and procedures governing Consumer and Mortgage lending
- Ability to learn and maintain knowledge of American Federal products, services, and operational procedures

**Member FDIC
Equal Opportunity/Affirmative Action Employer**

HOW TO APPLY:

If you are interested in more information about this position or if you wish to apply, contact: Mavis Seim, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5917. Fax: 701.461.5971. E-mail: mseim@americanfederal.net

All applicants, including employees of American Federal, are required to submit directly to the Human Resources Department a current resume, American Federal Application for Employment, American Federal Applicant Control Card, American Federal Inquiry Release Form, letter of application, three current business or professional references, including their names and daytime and evening phone numbers with area code, and current and expected compensation.

The American Federal Application for Employment, Applicant Control Card and Inquiry Release Form are available for printing at the American Federal website at americanfederalbank.com. At the website, go to Career Opportunities/Subsubmitting a Resume/American Federal Application Materials.