



POSITION DESCRIPTION

Position Title:	Associate
Primary Work Site:	Wahpeton Sales Office
Reports To:	Moorhead and Wahpeton Market President
FLSA Status:	Non-Exempt
American Federal Status:	Part-Time
Benefit Status:	Non- Benefitted
Standard Workweek:	Up to 19 Hours per Week
Typical Work Schedule:	Monday-Friday Rotating Saturdays: 8:45 am -12:15 pm
Posted:	February 24, 2020
Application Deadline:	Until Filled

POSITION OVERVIEW

This client support and service position is responsible for performing a wide range of roles including deposit, loan and cash-handling transactions, client question and problem solving, sales referrals, and support and service of consumer and business relationships, while maintaining operational accuracy and compliance within established bank policies and procedures and applicable governmental regulatory laws, regulations and reporting requirements. This position is an integral part of the Sales Office support and service team.

ESSENTIAL ROLES & RESPONSIBILITIES

1. Transactions and Cash Handling

A. Deposit Account Products and Services

- Process a complete range of deposit transactions for lobby, drive-up, and telephone customers in a timely, efficient, accurate, and courteous manner.
- Perform OSI monetary and maintenance transactions.

- Maintain compliance with policies, procedures, and regulations in conducting transactions and performing operations, such as cash handling, check cashing, fund transfers, check imaging, cash drawer, bank checks, bank wires, stop payments, reject items, travelers checks, Canadian currency exchanges, savings bonds, pre-authorized transactions, and address changes.
- Recognize potential deposit compliance exceptions and reporting requirements, such as CTRs and SARs.

B. Loan Products and Services

- Process a complete range of loan transactions for lobby, drive-up, and telephone customers in a timely, efficient, accurate, and courteous manner.
- Perform OSI monetary and maintenance transactions.
- Maintain compliance with policies, procedures, and regulations in conducting transactions and performing operations.

2. Products and Services

A. Deposit Account Products and Services

- Delivery of FDIC-insured bank deposit products and convenience services, such as checking and savings accounts, CDs, retirement accounts, HSA accounts, credit cards, ATM/POS cards, gift and debit cards, safe deposit boxes, combined e/statement, direct deposit, automatic payment, Online/Mobile Banking Financial Manager, ezDeposit (remote deposit capture) and Bill Pay.

3. Product Support and Customer Service

A. Deposit Account Products and Services

- Administrative support and customer service of deposit products, including check orders, rate inquiries, OSI file maintenance, unauthorized ACH and debit card transactions, ATM/POS disputes, OSI account analysis, image research requests, OSI account research, and ownership updates.
- Maintenance of customer files, filing of electronic and paper documents, support of annual retention file clean-up.
- Resolution of questions, issues and problems in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures.
- Overall support and service toward the maintenance and enhancement of customer relationships.

B. Loan Products and Services

- Administrative support and customer service of residential mortgage, consumer and ag and business loans, including OSI file maintenance, ownership updates, OSI account research, insurance coverage, coupon book orders, collateral accounts, UCC searches, flood zone reports.
- Maintenance of customer/client files, American Federal's Client Management and Loan Administration Tickler systems, filing of electronic and paper documents, and support of annual retention file clean-up.
- Resolution of questions, issues and problems in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures.
- Overall support and service toward the maintenance and enhancement of customer relationships.

C. Document Imaging

- Scan and input loan file information using ScanDox and iSynergy programs

4. Loan Origination & Loan Closing

A. Residential Mortgage and / or Consumer Loans

- Assist in the gathering of information for residential mortgage loan underwriting activities.

5. Referrals

- Identification of sales opportunities and referrals to Sales Bankers and Registered Representatives.
- Development of client awareness of American Federal Bankers, their specialties, and the American Federal offering of banking, insurance, and investments.
- Scheduling of client appointments with the appropriate Bankers.
- Building of long-term, personal relationships to meet client needs and to capture a larger share of the client's business.
- Conducting profitable client conversations, using goal-orientated probing questions.
- Participation in customer-calling programs.
- Contribution to business unit's overall sales and sales referral goals.

6. Other

- Answering phones.
- Processing mail.
- Filing and faxing forms.
- Ordering of supplies.
- Support of routine customer communication and marketing efforts.
- Lobby, work area and employee break room upkeep.
- Participation in sales meetings, planning, training, sales tracking processes and marketing campaigns.
- General administrative and project support to Managers, Bankers and Registered Representatives.

7. American Federal Brand and Customer Touchpoints

- Utilization of the American Federal preferred way to answer the telephone, take messages, transfer callers, schedule Sales Banker appointments and ask for referrals.
- Delivery of a consistent, superior experience for the customer at every customer contact point.
- Maintenance of the confidentiality and security of bank and customer information, bank proprietary information and bank trade secrets.
- Adherence to established bank policies and procedures and applicable governmental regulatory laws and regulations.

PERFORMANCE MEASURES

Description

- Associate Personal Profit Statement-Value Added, which include OSI input efficiency, operational accuracy, closed referral performance, and non-transactional support work and projects performed for other Bankers
- Operational Errors
- Closed Referral Performance
- Support Staff/Sales Banker Ratio
- Customer Touchpoints Observational Shops
- American Federal values, attitude, and leadership

Measure

Generate 100 percent or greater of the Associate's compensation and benefits

Exceed 85 percent accuracy

Achieve Budget Level

Achieve Satisfactory ratio

Achieve Satisfactory score

Achieve Satisfactory rating

CORE COMPETENCIES

<u>Description</u>	<u>Measure</u>
• PC applications, including Lotus Notes email, Word, and Excel	Demonstrated proficiency
• Access Internet-delivered products and services	Demonstrated proficiency
• OSI application	Demonstrated proficiency
• Bankers Edge Online Compliance Training	Minimum 85 percent score
• New deposit and loan accounts	Demonstrated proficiency
• EOE application	Demonstrated proficiency

ESSENTIAL QUALIFICATIONS

1. Experience and Knowledge

- High School Diploma or equivalent
- Two years experience in a financial organization or other retail industry focused on constant customer service and support preferred.
- Excellent customer relations, interpersonal, communication, organizational, delegation, and team player skills.
- Working knowledge of rules, regulations, policies and procedures governing deposit accounts preferred.
- Ability to learn and maintain knowledge of the rules, regulations, policies and procedures governing Consumer, Mortgage and Ag and Business lending.
- Experience in OSI, Laser Pro, Mortgagebot, Credit Report Services, EOE applications preferred.
- Ability to learn and maintain knowledge of American Federal products, services, and operational procedures.
- Sales referral experience preferred.

2. Skills and Abilities

- Personal computer skills, including Microsoft Word, Excel and LotusNotes.
- Ability to read and understand policies and procedures.
- Self-Directed learner with demonstrated initiate, interest and ability to learn and maintain skills and knowledge of operating and regulatory systems.
- Excellent customer relations, interpersonal, communication, organizational, and team player skills.
- Ability to solve problems within a range of known options and solutions, only occasionally needing oversight and assistance of the Manager and Lead Associate.
- Handling of sensitive and confidential operational transactions and customer information.
- Self-sufficient and self-motivated to take personal responsibility and be accountable for the achievement of own performance results and success.

- Shows caring and concern for clients' and others' needs, demonstrating respect and ethical standards.
- Professional business appearance.
- Organization and management of multiple requests and priorities.
- High attention to detail and accuracy.

3. Values and Leadership

- Commitment to American Federal values, including honesty, integrity, and trustworthiness.
- Positive can-do attitude.
- Continually build job knowledge and expertise.
- Demonstrate initiative and leadership.
- Academic or other record of achievement in community, business, and/or extracurricular activities.

PHYSICAL DEMANDS AND WORK ENVIRONMENT

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

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

**Member FDIC
Equal Opportunity/Affirmative Action Employer
Including Protected Veterans and Individuals with Disabilities**

HOW TO APPLY:

If you are interested in more information about this position or if you wish to apply, contact: M. Heinzen, Human Resources, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5904. Fax: 701.461.5971. E-mail: mheinzen@americanfederal.net

All applicants, including employees of American Federal, are required to submit directly to the American Federal Human Resources Department an American Federal Application for Employment and an American Federal Inquiry Release Form, current resume, cover letter with three current business or professional references, including the references' full name and daytime and evening phone numbers with area code, current compensation package and expected compensation.

Applicants are also asked to complete an American Federal Applicant Control Card, Self Identification of Veteran Form and Self Identification of Disability Form.

A set of American Federal application forms can be found at "Career Opportunities" at the American Federal website at americanfederalbank.com.