



First Federal Bank of Louisiana Job Description

Job Title: Customer Service Representative
Department: Customer Service

SUMMARY

Provide services to customers to fulfill their financial services needs. Identify and act upon opportunities to refer customers to FFBLA specialists from other LOB's (lines of business) who provide specific products that meet the customer's needs. Establish and maintain customer satisfaction as the singular priority in all activities.

ESSENTIAL DUTIES AND RESPONSIBILITIES include, but are not limited to, the following:

- Identify financial needs of customers and recommend FFBLA products and services to meet those needs. Recommend appropriate FFBLA products to customers to maintain customer fulfillment. Utilize technology for lead generation, profiling, and consultative selling to enhance relationships. Demonstrate a high level of courtesy and efficiency with customers.
- Demonstrate sound operating controls to ensure the bank's safety and soundness through compliance with internal operating policies/procedures. Understand products and services and have the ability to explain their features and benefits to the customer. Possess the ability to process transactions in a timely and accurate manner.
- Clearly communicate, both orally and in writing, to customers, management and other LOB's. Demonstrate composure, sensitivity and professionalism in communication with irate customers. Demonstrate strong telephone skills and maintain a high degree of professionalism during prospecting calls. Understand and utilize alternative delivery techniques and products. Offer all available channels (in-person, phone, ATM, on-line) to meet the customers changing banking needs.
- Work with immediate supervisor/manager to maintain and improve customer retention efforts to meet goals for the department and develop profitable relationships with customers through exceptional service techniques.
- Obtain and process the necessary Customer Identification of new customers prior to opening a new deposit account, or other on-going relationship, such as a Safe/Secured Deposit Box, following the requirements of the Customer Identification Program (CIP).
 - Determine if existing customers have furnished all necessary identification to the Bank, prior to opening a new account, and if not, obtain and process the necessary identification as if the customer is new to the Bank.

- Verify the identification of the customer is accurate and meets all CIP requirements.
- Run a WatchDOG OFAC scan on all new customers prior to opening the account.
- Complete a CIP checklist on all new customers.
- Report all CIP exceptions and discrepancies on the CIP checklist and submit to Deposit Operations Compliance Specialist.
- Complete CTR customer transaction form for all cash transactions over \$10,000 and submit it to Deposit Operations Compliance Specialist.
- Must recognize 'red flags' that appear to be a potential high-risk account and take necessary precautions at account opening.

ADDITIONAL SPECIFIC DUTIES AND RESPONSIBILITIES

- Compiles information and opens, renews or closes customer accounts. Prepares all documentation; completes data entry.
- Reviews open/close account report.
- Issues, documents, activates, verifies and maintains ATM cards.
- Prepares check orders.
- Answers telephone and gives information to callers or routes call to appropriate individual and places outgoing calls.
- Opens, closes, and provides access to safe deposit boxes. (Branch locations)
- Processes incoming and outgoing wire transfers.
- Updates and maintains signature cards; processes dormant cards.
- Maintains copies of CDs and processes canceled certificates.
- Processes legal documents and disburses funds.
- Completes internal Verification of Deposit and enters information into database. (Branches)
- Utilizes various computer programs to input and retrieve information.
- Types and mails routine correspondence and affidavits, makes copies, files, and prepares reports.
- Performs some teller and loan secretary functions. (Branches)
- Greets visitors, ascertains nature of business, and conducts visitors to appropriate person.
- Contributes to team effort by accomplishing related duties as required.

MAIN OFFICE PERSONNEL ONLY

- Verifies accuracy of IRA documentation; handles periodic and mandatory IRA distributions; and mails tax information for IRA accounts.
- Completes external and internal VOD's.
- Prepares and mails certificate renewal notices.
- Prepares and mails monthly and quarterly interest checks.
- Responds to attorney letters inquiring on deceased customers.
- Responsible for required maintenance on Connect 3.
- Completes all customer account inquiries from governmental agencies.
- Performs some Loan Secretary functions, as needed.

EDUCATION and/or EXPERIENCE

High school diploma or general education degree (GED) and one to three years related office experience and/or training, or equivalent combination of education and experience.

SCHEDULING

Normal work schedule is full-time, forty hours per week, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m., with occasional overtime. Regular attendance is required.