



First Merchants

Job Description

Job Title:	Client Relationship Representative	Grade:	3
Department:	Consumer Banking	Nonexempt	Date Last Revised: 01/2021

This description is intended to indicate the essential responsibilities of the position. It is not intended to be all-inclusive nor does this limit management's right and responsibility to determine work assignments, reassignments, priorities, etc.

Position Goals:

Execute on individual and team sales and service metrics to help the banking center achieve the strategic and tactical goals of the company. Responsible for providing high quality customer service by accurately completing bank transactions and opening deposit accounts and processing loan applications while identifying and recommending products and services to meet the current and future financial needs of bank Clients. Deliver upon a meaningful customer service experience while exceeding personal production goals.

Direct Management Received:

Under the general management of the Banking Center Manager or Banking Center Customer Service Manager.

Direct Management Exercised:

None

Essential Duties and Responsibilities:

1. Provide high quality customer service on a wide variety of general banking matters within the banking center. Some banking centers are designed to be a fluid, open space where employees are not at their desk or teller pod for long periods of time. Banking Centers are a fast-paced environment that requires ability to multi-task.
2. Balance cash, daily transactions, TCR, vault, ATM, etc. as needed. Perform lobby management responsibilities.
3. Be highly responsive to client requests of everyday monetary transactions, i.e. process deposits, loan payments, cash checks, night deposits, change orders, cashier's checks and money orders.
4. Assess client's financial position to identify additional relationship opportunities. This includes acquiring and using in-depth knowledge of products/services of all lines of business at First Merchants.
5. Process non-monetary requests for clients i.e. approve checks for cashing; accept and process stop payment orders, order debit cards, complete address changes and process check orders.
6. Resolve client inquiries, problems and complaints with scope of authority while proactively using service to sales techniques to provide solutions to clients for current financial needs.
7. Use feedback from Customer Service surveys to build client loyalty and create client advocates.
8. Provide assistance with maintaining client records and accounts.
9. Actively participate in leading the sales and service activities at the Banking Center.
10. Meet or exceed established individual and team sales goals to help the Banking Center achieve scorecard goals.
11. Effectively use the consumer and business guided conversation to assess the client's current and future financial situation to identify and recommend additional products to deepen client relationship.
12. Engage clients through teleconsulting activities including but not limited to call blocks and call nights to drive attainment of individual and team sales goals assigned to the Banking Center.
13. Fully engage in the sales management process including, but not limited to daily huddles, weekly sales meetings, touch bases and coaching sessions.
14. Utilize client relationship management tool (CRM) and other sales tools to record, track and maintain sales records for the incentive plan.
15. Train, coach, and guide staff with operational and sales skills.
16. Recognize and solicit new business opportunities; sell all bank products and services; make client calls as required.
 - a. Open new accounts and process loan applications for new and existing clients.
 - b. Utilize digital tools to provide education and help clients enroll in electronic banking products and services during account opening.
 - c. Be knowledgeable of all bank products and support the whole bank by making partner referrals as appropriate for merchant services, treasury management, mortgages and investments.
 - d. Complete all new account onboarding calls and activities in a timely fashion.
17. Assist in banking center operations and ensure policies and procedures are followed.
18. Assist the banking center manager with general administration and operational aspects of the banking center including items such as audits and branch balancing to ensure efficiency.

19. Assist associates with problem resolutions and procedure inquiries.
20. Adhere to and participate in completing the branch daily security checklist.
21. Monitor and resolve deposit and loan exceptions in a timely fashion.
22. Comply with information security and client and business verification policies and procedures.
23. Attend and/or complete applicable and required training sessions.
24. Understand and ensure compliance for regulations and reporting, including but not limited to: Bank Secrecy Act (BSA), OFAC, CIP, EDD, etc.
25. High performing CRR's may serve as a Banking Center Mentor.

Knowledge, Skills and Abilities:

In addition to the list below, it is understood that all positions with the company require individuals who possess a pleasant and friendly attitude, project sensitivity towards customers and fellow employees, and maintain a neat and clean professional appearance. Core competencies have been identified as relevant to every position within the company and include: Ethics and Integrity, Listening, Business Acumen, Customer Focus, Approachable and Savvy, Action Oriented, Managing Time & Priorities, Work/Life Balance, Composure & Patience, Drive for Results, Self-Development & Knowledge, Dealing with Change, Decision Quality, and Informing.

Competencies

Scorecard Results

- Identify sales and referral opportunities to deepen and retain client relationships.
- Achieve 100% of monthly individual sales/referral goals as assigned.
- Utilize the Guided Conversation in the system to conduct a needs based conversation with each client to uncover needs and recommend solutions.
- Remain current on all changes related to products, services and tools to support the sales/referral process.
- Utilize Connections and the HUB to increase performance and maintain accurate customer records. All recommendations and referrals are tracked appropriately through Connections and client conversations are accurately captured in the Guided Conversation/ Log-A-Call.
- Achieve a quarterly individual cross-sell goal.
- Achieve a quarterly banking center net new goal.
- Participate in banking center consumer and business lending by completing a minimum of one loan per month.
- Actively contribute to the banking center achieving Investment appointment, mortgage referral, business banking referral and First Direct goals.
- Actively participate in morning huddles, weekly sales meetings, and partnership meetings.
- Actively participates in banking center call events i.e. call blocks, call nights, etc.

Customer Experience

- Deliver a differentiated customer experience by providing superb customer experience through the following behaviors:
 - Greet each customer, use the customer's name, make eye contact, smile and thank them for their business.
 - Identify customer cues and conduct a needs based conversation with each client to uncover needs and recommend solutions.
 - Take ownership of customer inquiries and ensure the appropriate follow up.
 - Utilize the customer feedback portal on Passageways as a central repository for customer compliments and complaints.
 - Adhere to service level agreements by returning calls and e-mails within 24 hours.
 - Maintain a professional image detailed in the FMB dress code to include name tag and FMB shield
- Completes all new household on-boarding calls as scheduled.
- Embraces the client conversation model and utilizes bank tools to convert service opportunities to sales opportunities with existing clients.

Operational Effectiveness

- Minimize banking center losses by adhering to check cashing guidelines and other Operations criteria.
- Adhere to all new account opening guidelines. Avoid deposit exceptions and clear new exceptions within guidelines..
- Adhere to all consumer lending guidelines. Avoid loan exceptions and clear new exceptions within guidelines..
- Comply with information, physical security, and cyber security policies.
- Understand and ensure compliance for regulations and reporting, including but not limited to: BSA, OFAC, CIP, EDD, etc.
- Assist with operational aspects of the banking center including: control opening and closing of the banking center, conduct audits, and banking center balancing.
- Know and utilize resources when making decisions to minimize loss.

- Follow all bank standard operating procedures.
- Actively participate in all banking center operational tasks to ensure soundness as measured by the Operational Scorecard.
- Effectively copes with change by shifting gears; makes decisions based on knowledge at-hand; has the ability to move-on if circumstances dictate; comfortably handles risk and uncertainty.

Compliance Training

- Complete all assigned compliance training.

Working Relationships

- Works well in cooperation with others for the benefit of the company.
- Receives and carries out instruction in a positive manner.
- Responds well to balanced feedback from manager and peers.
- Open to learning and coaching; viewed as a team player by being cooperative and collaborative.
- Engages in partnerships across all lines of business to deliver the entire bank to clients.

Sales Process

- Actively participates in banking center call events i.e. call blocks, call nights, etc.
- Fully utilize sales resources to proactively set client appointments for the upcoming week. Achieve all assigned appointment goals.
- Utilizes Connections and the HUB to increase performance and maintain accurate customer records. All recommendations and partner referrals are tracked appropriately through Connections and client conversations are accurately captured in the Guided Conversation/ Log-A-Call.
- Take action 100% of the time on green opportunities and red alerts presented in the HUB.
- Actively lead and participate in morning huddles, weekly sales meetings, and partnership meetings to proactively drive results.

Position Requirements:

- Education - High school diploma or equivalent (GED).
- Experience - Over one (1) year of banking, sales, or related experience. At least six months of experience selling products or services.
- License - This position requires S.A.F.E Act registration at the time of employment through the Nationwide Mortgage Licensing System (NMLS). Employees hired or transferring into this position will need to meet the qualification requirements within three (3) months of hire.
- Other - Ability to obtain Notary Public designation.
Ability to multi-task in a fast paced environment.
In-depth knowledge of products/services offered by the bank (all lines of business).

Physical Requirements

- Ability to stand for long periods of time and move freely about the office.
- Ability to lift files, open file cabinets, bending, and stooping.
- Ability to ambulate fingers to utilize office equipment such as a computer, phone, printer, etc.

Preferred Requirements:

- Prior banking experience.
- Ability to sell and cross-sell bank products and services.

For Human Resources Only:	EEO Job Category:	482 – Fin Svcs Sales Agent
	Indiana Occupational Code:	43-4141
	Job Family:	Branch Banking
	Job Code:	CRR