Position Description

Position:	Personal Banker
Reports To:	Branch Manager
FLSA Classification:	Non-Exempt

Organization Overview:
Foresight Bank is the largest, locally owned community bank in Northern Illinois, with fifteen offices in the counties of Winnebago, Stephenson and Kankakee. Foresight Bank is owned by Foresight Financial Group, Inc., an Illinois corporation founded in 1986, a financial holding company established under the Federal Reserve.

Position Summary:
The Personal Banker will be able to actively develop new relationships and expand existing customer relationships by delivering a high level of customer service and recognizing the financial needs of a client. This experienced banking professional is responsible for determining and meeting customer's banking needs, cross-selling bank products, and proactively developing business for the Retail division while providing personalized banking services with superior customer service.

Primary Responsibilities:
1. Customer Experience
    a. Provide the internal and external customer with superior customer experience including friendly demeanor, can-do attitude, and willingness to always help whether on the phone or in person.
    b. Follow-up with customer in a timely manner
    c. Provide accurate information
2. Deposit Accounts New & Existing
    a. Assess the needs of the customer by asking the appropriate questions and building customer rapport.
    b. Promote and cross-sell bank products and services that fit the customer's needs with a solutions-based approach.
    c. Open all types of new accounts to include but not limited to all consumer and small business
    d. Follow-up with clients on a regular basis to ensure proper onboarding and relationship building
    e. Prepare and compile new customer documentation to ensure accuracy and adherence to policy and procedure
    f. Follow all compliance guidelines by properly informing clients of the required disclosures.
    g. Coordinate with Deposit Shared Services, eBanking, Quality Assurance and BASE in resolving customer needs.
    h. Perform account maintenance and close accounts upon customer requests
3. Loan
    a. Assess the needs of the customer by asking the appropriate questions and building customer rapport.

   b. Accept and close consumer loan products for clients in a timely manner
   c. Adhere to all loan policies and procedures
4. Relationship building
   a. Actively listen to clients to identify needs and offer solutions
   b. Refer customer to other LOB, Line of Business, or Partners when needs are identified
   c. Follow-up with clients in a timely manner
   d. Adhere to onboarding standards when appropriate
   e. Manage current portfolio of clients by proactively reaching out and offering assistance
5. Perform all consumer customer service requests including but not limited to wires, notary services, disputes, signature card changes, and online banking (mobile banking).
6. Meet and exceed established sales and referral goals by explaining & promoting bank & partner products and services.
7. Perform general office duties such as opening and closing the branch, answering main branch line, adhering to branch standards, scanning, etc.
8. Assistant in training needs of team members
9. Serve as a back-up on the teller line as needed
10. Serve as the branch leader as needed
11. Assist other staff members with projects as needed.
12. Understands the confidential nature of the banking industry and adheres to company policies and procedures for protecting customer's private information.
13. Maintain compliance with and adhere to all state and federal regulations and bank policies and procedures, including, but not limited to Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Competencies:

Customer Service:	Manages difficult or emotional customer situations; Responds promptly to customer needs; Solicits customer feedback to improve service; Responds to requests for service and assistance; Meets commitments.
Business Acumen/ Financial Management:	Understands business implications of decisions; Displays orientation to profitability; Demonstrates knowledge of market and competition; Aligns work with strategic goals.
Communicator:	Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information. Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions.
Organizational:	Can establish a systematic course of action for self to accomplish objectives in an organized manner; determines priorities and allocates resources effectively,

within established timeframes.

Interpersonal:	Interact with others positively and build relationships with internal and external customers.
Adaptable:	Able to change approach or method to best fit the situation, deal with frequent change, delays, or unexpected events.
Technical:	Knowledge of Word Processing software, Spreadsheet software, Internet software. Knowledge of Jack Henry, Deposit Pro, or Laser Pro Software a plus.

Position Performance Standards:
Meet annual branch and individual goals to ensure growth

Maintain standards of accuracy

Performance Weightings:
40% Competencies
60% Position Performance Standards and Personal Goals

Qualifications:
HS Diploma/equivalent required. Minimum of two years' retail banking experience required.

Physical Demands and Work Environment:

This job operates in a clerical office setting. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets and fax machines. The physical demands described here are representative of those that must be met by a Team Member to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This position requires manual dexterity. While performing the duties of this Job, the Team Member is regularly required to sit or stand for extended periods of time.

I understand the requirements and essential functions and duties of this position.

______________________________	______________________________
Personal Banker	Date
______________________________	______________________________
Branch Manager	Date