

# Customer Service Representative/Consumer Lender

## Essential Functions

The customer service representative/consumer lender is responsible for building, maintaining and deepening relationships with consumer and business customers by providing exceptional service and recommending appropriate solutions. This includes, but is not limited to, processing transactions, placing customers in appropriate account and loan products, processing consumer loans, cross-selling other bank services and referring customers to other departments as appropriate.

## Why Join Andover State Bank?

Let's face it. What sets ASB apart from other banks is our people. We are defined by our impeccable customer service and sense of community because we are the community. As a local bank, we consider employees and customers alike as family and treat them that way. Going above and beyond isn't just a saying here. It's a way of life at ASB.

## Responsibilities and Duties

- Meet with customers to determine their financial needs and offer relevant bank services and products. Refer customers to other departments as appropriate.
- Open and process consumer and small-business deposit accounts. Provide appropriate cash management solutions such as merchant services, remote deposit capture, payroll and ACH.
- Maintain an active knowledge base of all consumer loan products and an understanding of the qualifications required of each borrower. Identify and recommend products that meet the customer's needs and the organization's lending guidelines.
- Review active loan files each day to determine if any documents are missing or what can be done to help the process along.
- Initiate and take ownership of consumer loan applications received from prospective borrowers. Ensure accuracy of loan information and oversee the timely closing and funding of loans.
- Conduct all transactions and handle confidential information in a responsible manner.
- Use software to process transactions and generate reports.
- Accept and accurately process a variety of financial transactions including deposits, withdrawals and payments.
- Resolve complaints or account questions.
- Provide guidance and training to other associates.
- Demonstrate compliance with all bank regulations and be aware of regulatory changes.
- Complete required compliance training and maintain a working knowledge of bank policies and procedures that apply to the position.
- Possess a willingness and capacity to demonstrate Andover State Bank's core values: Think Big, Make Connections, Readily Respond and Be Passionate.
- Maintain an organized work area and a professional appearance.
- Perform other duties as assigned.

## Education and Experience

- High school diploma, vocational training or equivalent.
- Customer service skills.
- Five or more years of banking experience. Consumer lending and customer service experience preferred.
- Knowledge of bank operating procedures, practices and policies.

- Knowledge of Microsoft 365 applications (Outlook, Word, Excel and Teams).
- Ability to maintain confidentiality, use tact and exercise diplomacy.
- Ability to use considerable judgment and initiative to resolve problems and make recommendations.

All candidates will be required to complete a pre-employment background and credit check. Andover State Bank offers career opportunities, a friendly work environment and a competitive benefits package. **Salary is commensurate with experience.**