



POSITION DESCRIPTION

Position Title:	Sales and Service Representative
Grade:	13, 14, or 15
Primary Work Site:	East Grand Forks
Reports To:	Operations Manager
FLSA Status:	Non-exempt
American Federal Status:	Part-Time
Benefit Status:	One-Half-Time Benefited
Standard Workweek:	20-29 hours per week
Typical Schedule:	11 am to 6:15 pm, 3 Days a Week; 8:15 am to 12:15 pm, three of four Saturdays per month
Application Deadline:	June 28, 2010 or until filled

POSITION OVERVIEW

This is a primary customer contact position responsible for the professional delivery of services and support by performing transactions, solving service problems, making effective sales referrals, and providing product, service, system, and other banking information, 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 retail sales and service team.

ESSENTIAL ROLES AND RESPONSIBILITIES

Under direct supervision, this position is primarily responsible for these essential functions:

1. Conduct Transactional Services

- Process a wide 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 drawer balancing, cash handling, check cashing, fund transfers, stop payments, processing check orders, loan and ACH payments, credit card advances, and loan payoffs.
- Recognize potential deposit compliance exceptions
- Perform administrative and operational tasks related to consumer deposit accounts, including maintenance of files

2. Deliver Products and Services

- Understand and explain American Federal retail products, services, and delivery systems, including product and service features, roles, and pricing, fees and customer benefits
- Sell and deliver certain FDIC-insured bank products and deposit services
- Have a general understanding of American Federal Business and Ag and American Federal Investments products and services
- Develop a basic understanding of bank rules and regulations and American Federal policies and procedures.
- Develop general knowledge of banking and competitors and a general awareness of business, economic and market conditions.

3. Identify Sales Opportunities and Make Referrals

- Identify opportunities for additional customer business
- Make quality sales referrals to personal, mortgage, business and ag bankers and American Federal Investments
- Make customer appointments with the right Bankers
- Differentiate high-value customers to increase profitability
- Proactively build long-term, personal relationships to meet customer needs and to capture a larger share of the customer's business
- Build awareness with customers of American Federal Bankers, their specialties, and the American Federal offering of banking, insurance, and investments
- Lead profitable customer conversations and ask financial-related probing questions
- Provide support and service to maintain and enhance customer relationships

4. Demonstrate American Federal Brand and Deliver Customer Touchpoints

- Deliver a consistent, superior experience for the customer at every customer contact point
- Take ownership of customers by responding to inquiries and requests, addressing concerns and complaints, solving problems, offering alternatives, eliminating hassles, and resolving errors
- Use the American Federal preferred way to answer telephone, take messages, transfer callers, and schedule appointments
- Take personal responsibility for the appearance of the customer-service area
- Assist Bankers with non-transactional work and projects
- Maintain confidentiality and security of bank and customer information, bank proprietary information and bank trade secrets.
- Follow established bank policies and procedures and applicable governmental regulatory laws and regulations.

POSITION GRADES

Grade 13

Often a new employee with no experience or some limited experience. Often works in the drive-up or lobby with greatest transactional opportunity. Often part-time.

Grade 14

A fully-functional Sales and Service Representative (SSR). Requires one to two years of SSR experience and demonstrated performance in all functions. Is considered a “go to” SSR. May open consumer deposit accounts and handle more complex transactions, compliance questions and exceptions, problems and products, services, and systems.

Grade 15

Often considered a lead Sales and Service Representative requiring three years of SSR experience. Has the same responsibilities as a Grade 14 SSR and must perform additional significant responsibilities, under limited supervision. Examples of these responsibilities may include vault, safe deposit boxes, ATM, night depository, reject viewing under direct authority of the manager, levies, bill paying, security, business change orders, OSI maintenance, and consumer and/or mortgage loan insurance file maintenance. Under direct supervision, may compile the SSR schedule, assist with SSR training, direct SSR work in the absence of the supervisor, and perform non-transactional support work and projects. This is not a supervisor position.

PERFORMANCE MEASUREMENTS

Description

- SSR Personal Profit Statement-Value Added, which include transactional efficiency, operational accuracy, closed referral performance, and non-transactional support work and projects performed for other Bankers
- Operational Errors
- Closed Referral Performance
- Customer Touchpoints Observational Shops
- American Federal values, attitude, and leadership

Expectation

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

Exceed 85 percent accuracy
Achieve Budget Level
Achieve Satisfactory score
Achieve Satisfactory rating

CORE COMPETENCIES

Description

- PC and software applications, including OSI, Lotus Notes email, Word, and Excel
- Access Internet-delivered products and services
- PRIMEnet Online Compliance Training
- New deposit accounts
- OSI Teller and CSR applications
- SSR Certification

Measure

Demonstrated proficiency
Demonstrated proficiency
Minimum 85 percent score
Can complete all procedures
Demonstrated proficiency
Completion

PHYSICAL DEMANDS AND WORK ENVIRONMENT

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

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

ESSENTIAL QUALIFICATIONS

1. Experience and Knowledge

- High school diploma, GED, or equivalent
- One year experience in a financial organization or other retail industry focused on constant customer service contact and frequent customer problem resolution
- Cash-handling experience
- Personal computer skills, including Microsoft Word and email experience
- Sales referral experience preferred

2. Skills and Abilities

- Able to calculate and understand basic math, including addition, subtraction, multiplication, and division
- Able to read and understand policies and procedures
- Able to operate bank and office equipment
- Able to handle sensitive and confidential operational transactions and customer information
- Professional appearance
- Excellent oral and non-verbal communication skills
- Able to adjust to flexible hours and change
- Able to organize and manage multiple requests and priorities
- Attention to detail and accuracy
- Self-sufficient and self-motivated to achieve results

3. Values and Leadership

- Commitment to company values

- Positive attitude
- Academic or other record of achievement in social, business, and/or extracurricular activities and leadership

Member FDIC
Equal Opportunity/Affirmative Action Employer

TO APPLY:

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

All applicants, including internal applicants, are asked to submit directly to the Home Office Human Resources 1) a letter of application stating position and bank location applying for, 2) current resume, 2) American Federal Application for Employment, 3) voluntary American Federal Applicant Control Card, 4) American Federal Background Inquiry Release Form, 5) three current business or professional references, including their names and daytime and evening phone numbers with area code, and 6) current and expected compensation.

The American Federal Application, Control Card, and Background Inquiry Release forms are available at Home Office Human Resources in Fargo, any American Federal Sales Office, or online at American Federal's website at americanfederalbank.com. To access and print online copies of the American Federal application materials, go to the American Federal website, scroll down and click "Career Opportunities," scroll down and click "Submitting a Resume," scroll down and click "American Federal Application Materials."