



JOB DESCRIPTION

JOB TITLE: BUSINESS DEVELOPMENT REPRESENTATIVE
REPORTS TO: CHIEF BANKING OFFICER

GENERAL SUMMARY

Is responsible for developing and implementing a call program for commercial deposit customers. Provides superior customer service both in the bank and at the customer's location. Sells Bank products and services to customers and prospective customers. Handles customer service issues. Develops marketing materials needed to sell and promote bank's accounts and services.

ESSENTIAL JOB FUNCTIONS

1. Sells financial services to current and prospective customers: Develops prospects from current commercial customers, referral leads, and other sources. Contacts prospective customers to present information on available services, such as but not limited deposit accounts, internet banking, merchant card, remote deposit capture, and other cash management services. Determines customers' financial services needs and prepares proposals to sell services. May prepare forms or agreements to complete sale.
2. Maintains an ongoing relationship with commercial customers through calls and outside contacts.
3. Attends area sales, trade, and community involvement meetings to develop new business prospects. May make presentations on financial services to groups to attract new clients.
4. Recognizes needs-based sales opportunities and makes referrals for Deposit Accounts, Business Services, and Loans.
5. Handles customer service issues in and outside of the bank by contacting and following through with necessary bank personnel to ensure issues are resolved and to prevent future service issues.
6. Maintains knowledge of compliance-related issues affecting the bank's products and services.
7. Assists in coordinating bank-sponsored events for customers (i.e, Shareholders meeting, or other customer-related appreciation events).
8. Assists in coordinating and directly participates in Bank's community involvement initiatives. (i.e community involvement requests or coordinated events)
9. Identifies and executes referral opportunities for other departments within the bank.
10. Practices diligence with duties involving Bank Secrecy Act compliance by obtaining Customer Identification Profile Information, reporting suspicious activity, obtaining beneficial ownership information and risk assessment and customer due diligence information.
11. Regular and reliable attendance.
12. Other duties as required by supervisory personnel.

OTHER FUNCTIONS

Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive full consideration for the job based on their ability to perform essential functions. Performs other duties as assigned.

MINIMUM REQUIREMENTS

The following skills are required to enable job holders to perform the essential functions of the job.

1. SKILLS

Office machines - personal computer, telephone, calculator, copier.
An emphasis in Sales and Customer Service.
Basic math skills, emphasis on decimals, fractions, and interest calculations.
Decision making skills.
Interpersonal skills to relate to coworkers and customers.
Communication skills, oral and written.
Professional appearance and conduct.
Professional mannerisms.

2. KNOWLEDGE

Deposit and Loan Products.
Computer system (Deposit Account System).
Office-Logic, Open Office, Word, Excel, Internet.
Bank policies and procedures. (deposits & business services)
Depository Regulations (TISA, Reg CC, Business Services T & C, BSA, OFAC, Reg P, NACHA Rules, Reg E, FFIEC Guidance).

3. EXPERIENCE/EDUCATION

High school graduate or equivalent with minimum of 3 years sales and service work experience, preferably in banking. Community involvement as evidenced by membership/active participation in civic organizations. Bachelor's degree in Marketing, Public Relations or business-related field preferred.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: careers@fnboxford.com.

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