

ADIRONDACK BANK POSITION DESCRIPTION

TITLE: Call Center Specialist
DEPARTMENT: Operations
LOCATION: 185 Genesee St. Utica, NY, 7th Floor
REPORTS TO: Call Center Manager
GRADE: 26

SUMMARY

The position of Call Center Specialist is responsible for responding to customer calls, live chat, and emails stemming from the Bank's website. Ensure timely, accurate responses and resolutions to customer inquiries. Provide information on the Bank's deposit and loan products and services, resolve issues on the customer's behalf in compliance with established policies, procedures, and regulatory requirements. Perform defined daily functions in order to support the general processing of the operation of the bank. Provide support to branches and other departments as needed. Participate in Bank projects and other tasks as assigned. Cross sell and refer bank products and services as opportunities arise. Must possess knowledge of all applicable consumer compliance regulations.

ESSENTIAL DUTIES

1. Assist customers with general account or product inquiries while ensuring all issues are handled in a professional and courteous manner. Effectively identify the customer's needs during routine inquiries and general conversation.
2. Responsible for personal development and timely completion of all bank assigned training, including BVS. Expected to stay current with all regulatory, legal, and compliance regulations and incorporate these into daily functions.
3. Maintain up to date knowledge on Bank products and services and effectively explain the features, benefits, costs, and any applicable regulatory disclosures.
4. Accurately maintain records of customer calls and any required documentation.
5. Responsible for training a backup for all assigned duties and ensuring they keep current as processing changes occur. Assist with policy/procedure updates as applicable.
6. Participate in any outbound sales and service calls to customers or potential customers to provide product sales information.
7. Perform account maintenance within established guidelines. Obtain required documentation.
8. Expected to meet high-quality standards in all daily functions.
9. Support and assist the Operations Division Manager and Team Leaders in special projects and assignments. Inform manager of any internal or external problems or situations involving the department.
10. Assist in maintaining and updating the Bank's Business Continuity Plan and participate in the annual BCP testing as applicable.
11. Required to attend or participate in training, including but not limited to BSA, Compliance, Security, Information Technology, OFAC, Privacy and assigned BVS courses.
12. Perform all other duties as assigned.

SECONDARY DUTIES

The position of Call Center Specialist may participate in (and/or be a member of) various Bank committees and projects as assigned; also performs functions specific to the position and other duties as assigned. Assume responsibilities of others in the department as needed.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school graduate or equivalent with 2 years' related experience in banking, financial services, or equivalent combination of education and experience. Work related experience should consist of a banking background and/or customer service.
- Basic knowledge of bank lending and operational activities and terminology. Trainable in detailed bank operations, lending products and services, related state and federal laws and regulations, and bank policies and procedures.
- Organizational skills with the ability to handle complex multifaceted issues and respond quickly and effectively to various situations.
- Exceptional oral, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Working knowledge of computers and various computer programs, i.e.: Excel, Word.
- Knowledge of Adirondack Bank's products and services.
- Excellent customer service skills.