



Personal Banker
ONB Bank
Rochester, MN 55901

ONB Bank is growing, come join our team!

ONB Bank is currently accepting applications for a Full-Time Personal Banker to join our team, and become part of a positive and productive work environment.

ONB Bank is a locally owned and managed community bank with strong values and a commitment to employees who join our bank family. ONB has proudly served the community since 1996, with two locations in Rochester, and a third location in Stewartville, MN.

Position Summary

The Personal Banker, will primarily be responsible for providing professional assistance to the bank's customers, and support to bank staff. Key responsibilities will include opening and maintaining deposit and loan accounts, processing teller transactions, cross-selling bank products, and assisting other bank departments with general tasks and duties as assigned.

This is a 40-hour per week non-exempt position, Monday through Friday, hours will range between 7:20 a.m. to 5:30 p.m. A Saturday rotation from 8:30 a.m. to 12:00 p.m., will be required.

Essential Functions and Responsibilities

Daily

- ❖ Provide exceptional customer service by educating customers on ONB products and services, answering customer questions and directing them to appropriate departments
- ❖ Build customer relationships with new and existing customers
- ❖ Provide notary services
- ❖ Train bank personnel, as needed or appropriate
- ❖ Regular and reliable attendance required
- ❖ Physical presence at bank
- ❖ Perform other duties as assigned

Deposit

- ❖ Efficiently and accurately process customer information and teller transactions, while adhering to all required bank policies, procedures, and regulatory requirements
- ❖ Process daily work, import files, and update processing
- ❖ Open new personal and business deposit accounts for customers including but not limited to checking savings, certificate of deposits and safe deposit box
- ❖ Joint calls with other bank staff/officers to prospective and existing customers

Lending

- ❖ Develop & service customer loan portfolio
- ❖ Collect loan applications, analyze financials, underwrite and prepare loan disclosures and documents while adhering to all required bank policies, procedures and regulatory requirements including loan renewals and modifications
- ❖ Order services from outside sources such as title insurance, appraisals, lien searches, environmental, flood certification, certificate of good standing and outside counsel
- ❖ Provide payoff information to customers or other organizations
- ❖ Approve any non-regular loan payments and ensure they are applied appropriately
- ❖ Monitor the progress of outstanding loan exceptions
- ❖ Review maturing loan reports and determine payoff and/or renewal status
- ❖ Assist bank examiners, credit department, and other sources as needed regarding file information and/or loan account information
- ❖ Review prepared documents prior to closing for accuracy

Skills and Attributes

- ❖ Excellent communications and interpersonal skills
- ❖ Effective organizational, multi-tasking and prioritizing skills
- ❖ Provide quality service to customers
- ❖ Dependability, accuracy, and attention to detail
- ❖ Problem solving and troubleshooting
- ❖ Ability to work in a team and independent environment
- ❖ Proficiency with Microsoft Word, Excel, Outlook, Windows
- ❖ Eagerness and willingness to learn a variety of tasks

Qualifications

- ❖ Bachelor's Degree preferred, but not required.

Experience

- ❖ Banking Experience 2+ years required; (minimum of 1-2 years prior teller experience in a financial institution)
- ❖ Personal Banker Experience 1+ years preferred;
- ❖ Lending Experience 1+ years preferred;
- ❖ Cash handling experience preferred.

Working Environment

- ❖ Must be able to stand and/or sit for extended period of time. Occasional heavy lifting required. Job requires employee to bend forward by bending forward at the waist, or by bending the legs and spine. Must be able to express ideas by the spoken word, and requires perception of speech.

ONB Bank offers a comprehensive benefit package to our full time employees:

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| ❖ Medical * Dental * Vision | Short Term and Long Term Disability |
| ❖ Paid Time Off | Flexible Spending Accounts |
| ❖ Life Insurance | Life Insurance |
| ❖ SIMPLE Retirement Savings Plan | Educational Assistance |

ONB Bank is an Equal Opportunity Employer