



## **Management Trainee**

### **Full Time**

Small Community Bank is looking for a person interested in learning Bank Management. The Management Trainee will be exposed to all areas of the bank and will perform various jobs to learn how each area interacts with daily bank operations to provide excellent service to our customers. The Management Trainee may work as a Teller, Customer Service Representative, Loan Processor, Bookkeeper, and/or Operations Assistant. All training will be provided by an experienced individual in each position. The Management Trainee will complete and understand training courses related to Federal and State Bank Regulations and other areas as needed.

### **Basic Requirements**

Degree in business, finance, or related field is preferred

Efficient in Word, Excel, and Outlook (Other software program knowledge is a plus)

Effective written and verbal communication skills

Ability to be attentive, listen, and understand what is needed to effectively

Motivated and takes initiative to complete projects or tasks timely and accurately

Be a respectful team player and interact well with others

Read, Understand, and Follow Bank Policies and Procedures

Successfully complete training courses

Professionalism in behavior and appearance

Display personal integrity and ethics

Be willing to relocate to the community

Interested parties should contact Cindy Marshall at 706-647-8951 or email resume to [cmarshall@wcgb.com](mailto:cmarshall@wcgb.com) and indicate position of interest.



## **Consumer/Commercial Loan Officer**

### **Full Time**

Small Community Bank has an opening for an experienced Consumer/Commercial Loan Officer. The applicant should be knowledgeable in providing Consumer and Commercial Loan Products (Auto, Real Estate, Construction, Unsecured, etc.) to meet all State and Federal Banking Regulations. The applicant may also perform branch manager duties.

### **Requirements and Responsibilities**

- Degree in business, finance, or related field is preferred
- Minimum of 2 years of lending experience preferred
- Excellent customer service skills to develop, maintain, and enhance customer relationships
- Excellent written and verbal communication skills
- Good organizational, analytical, and technical skills
- Exercises good judgement and discretion with confidential information
- Provide effective customer service to generate new loan production and meet customer's needs
- Grow the overall loan portfolio of the Bank through effective sales, lending, and customer service
- Makes recommendations to executive officers regarding loans or makes decisions within lending limit
- Ability to analyze applicant's information for credit worthiness and analyze collateral for value
- Protects the assets of the bank by aggressively managing credit quality
- Follow Bank Policies and Procedures to ensure compliance for Federal and State Regulations
- Manage loan portfolio to minimize losses
- Excellent people skills; demonstrates the ability to work well with others and supervisor others
- Ability to operate a branch and supervise tellers, customer service, and loan processors
- Display personal integrity and ethics
- Professionalism in behavior and appearance
- Good public relations and represents bank in local community organizations
- Be willing to relocate to the community

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## **Information Technology Assistant**

### **Full Time**

Small Community Bank has an opening for an Information Technology Assistant. This position will provide technical support for the AS400, desktop computers, networks, and servers. The Information Technology Assistant will be responsible for assisting in developing and analyzing programs, queries, and software/hardware applications and also in the planning, organizing, and managing of projects. Also will be responsible for customer contact situations on a daily basis regarding internet, mobile, and telephone banking and bill pay service.

Additional responsibilities include: Assist IT Officer with policies, procedures, and vendor management. Working knowledge of printers, sorters, and copiers. Assist office staff with computer, software, and network issues.

Working knowledge of ACH rules and regulations, Web-site managing, ATM's, and security systems is preferred, but not required.

### **Requirements**

Associate Degree or Technical Degree or equivalent experience

3+ years' experience preferred

Banking experience preferred

High level of verbal and written communication and organizational skills

Effective troubleshooting and error resolution skills

Be willing to relocate to be within 20 miles from bank location if needed

Interested parties should contact Cindy Marshall at 706-647-8951 or email resume to [cmarshall@wcgb.com](mailto:cmarshall@wcgb.com) and indicate position of interest.



### **Customer Service Representative and Teller**

Small Community Bank has positions available for Customer Service Representative, Teller, and a Customer Service Representative/Teller. Listed below is a summary of the Customer Service Representative and Teller. The position of Customer Service Representative/Teller will be required to perform job functions of both positions and be flexible to switch positions as needed on a daily basis.

### **Customer Service Representative (CSR):**

#### **Full Time**

- Meets, Greets, and consistently provides prompt, professional, and outstanding service to every customer in order to build rapport and repeat business
- Discuss financial needs with customers to obtain information for being able to provide details of the best accounts available to meet those needs. This includes Savings and Checking Accounts, Certificate of Deposits, Individual Retirement Accounts (IRAs), Safe Deposit Box Rentals, and Online Banking Services
- The CSR is responsible for obtaining required information from customer for opening new consumer and business accounts and will be responsible for processing new accounts in the software system. The CSR will generate and review account disclosures with customers, answer customer questions, and ensure all forms are correctly signed and retained
- Upload New Deposit Accounts to the Bank's Core Processing System and will be responsible for ensuring the correct information is loaded to the system
- Responsible for processing customer check orders at account opening and reorders
- Process closing of Deposit, Savings, and Certificate of Deposits Accounts as needed
- Responsible for reviewing account maintenance to ensure correct updates are processed
- Process Wire Transfers and Process purchase of Bank Cashier's Checks
- Admit customers to safe deposit boxes after verification of ownership
- Issue Temporary Debit Cards as needed
- Takes initiative to solve customer inquiries and address concerns
- Will follow policy and procedures to ensure consist performance for Regulatory Compliance
- Completes administrative tasks correctly and on time; supports the Bank's goals and values by following Personnel Handbook guidelines
- Assist with Answering Incoming Calls and transfer calls to appropriate personnel
- Proficient in Microsoft Office – Word and Excel
- Be able to operate copy and fax machines, encoder, typewriter, calculators, printers, and desktop computers.
- Ability to deal professionally with customers and co-workers
- Performs other duties as assigned by the Supervisor
- Must be available to work Monday thru Saturday
- High School Diploma or equivalent required

## **Teller**

### **Full Time and Part Time**

- Meets, Greets, and consistently provides prompt, professional, and outstanding service to every customer in order to build rapport and repeat business
- Study and understand and follow procedures in the Teller Manual and Teller Training Manual
- Verify Account Information and confirm customer's Identification before processing transactions
- Process Customer Deposits, Withdrawals, and Loan Payments
- Examine checks for correct endorsements and inspect checks for potential fraud
- Inspect Cash for Possible Counterfeit and/or process cash received through currency counter
- Responsible for teller cash drawer; including balancing and maintaining balance limitations as defined by policy.
- Process Night Drop and Mail Transactions under dual control as needed
- Properly encode counter ticket items
- Redeem Savings Bonds
- Will follow policy and procedures to ensure consist performance for Regulatory Compliance
- Will be knowledgeable of Teller Related Compliance Policy and Procedures and follow them to ensure consist performance for Regulatory Compliance
- Ability to deal professionally with customers and co-workers
- Must be available to work Monday thru Saturday
- High School Diploma or equivalent required; applicants still in school must provide appropriate documentation for work study

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