## **Prospect Bank Senior Vice President of Retail Job Description**

Job Title: Sr VP of RetailRegion: 08 – Champaign Co.Reports To: Chief Deposit OfficerFLSA Status: ExemptPrepared By: Administrative ServicesPrepared Date: 04/21/2023

**Summary:** The Senior Vice President of Retail should have good customer relation skills and be able to listen, probe and offer advice on the selection of products to applicants. They need to have good knowledge and understand the requirements and restrictions of each deposit product the bank offers. Retail personnel will communicate with customers continuously to build and REV the relationship.

## **Essential Duties and Responsibilities:**

- Strong understanding of retail work flow
- Strong understanding of all products and services
- Responsible for finding prospective customers
- Responsible for maintaining and developing stronger relationships with existing customers
- Responsible for opening and maintaining deposit accounts
- Responsible for accepting loan applications
- Function as a teller when needed
- Provide supervisor approval for teller transactions and exceptions on the deposit side
- Review and make daily overdraft decisions
- Check signing authority
- Approve branch level accounts payable invoices
- Notarize documents
- Create schedule for teller staff
- Approve time sheets for staff
- Job duties are subject to change by the employer as the organizational needs and requirements of the job change.

**Supervisory Responsibilities:** Direct reports include Tellers and Customer Service Representatives.

**Qualifications:** Bachelor's degree (B. A.) from four-year College or university; or one to two years related experience and/or training; or equivalent combination of education and experience.