



Consumer Loan Officer/Head Customer Service Representative

Security Savings Bank is looking for a Consumer Loan Officer/Head Customer Service Representative for our Sioux Falls, SD location. Strong analytical skills with the ability to place a high emphasis on credit quality operating within established lending objectives and policies is a must for this position. Responsibilities will also include supervising the front line staff and assisting customers with their banking needs. Attention to detail with the ability to handle a high volume of transactions daily is important. Strong communication skills with the ability to deal with different types of clients is a must. Some of the essential functions and responsibilities for this position include but are not limited to the following:

- Maintain a schedule for frontline staff
- Greet and assist customers while processing deposits, withdrawals and payments
- Assist in controlling the entry and exit of customers in the safe deposit box area
- Maintain adequate knowledge of all bank products
- Answer incoming calls by providing customers with information and direct customer calls to appropriate departments.
- Comply with all bank and regulatory requirements
- Manage risk in every transaction and detect fraudulent transactions to prevent losses
- Resolve customers' issues and provide relevant information
- Assist in opening new accounts

Some of the skills and attributes for this position include the following:

- Proficiency with Microsoft Word, Excel, Outlook
- Ability to operate a 10-key calculator, and other office equipment
- Perform duties in compliance with policy, procedure and process
- Knowledge of ATM operations
- Self-motivation and attention to details
- Ability to communicate (orally and in writing)
- Ability to maintain discretion and confidentiality
- High level of accuracy and timeliness
- Ability to deliver a high level of responsiveness to internal customers with strong customer orientation
- Ability to multi-task and organize priorities
- Strong aptitude for problem solving
- Ability to read and interpret documentation such as operating and procedure manuals

Education:

- Bachelor's degree in Business, Finance or Accounting or equivalent combination of education and experience required

Experience:

- Preferred candidates will have 2-5 years of consumer lending experience in a credit analyst or consumer lending role