Citizens State Bank of Loyal

TITLE:	**Customer Service Representative**	**Reports to: Branch Manager**
FLSA:	**Non-Exempt**	**Location: Neillsville, WI**
CATEGORY:	**Full Time**	**Date: November 2026**

SUMMARY

Provides high-quality customer service by meeting the transactional and informational needs of customers in an accurate, efficient and friendly manner. Identifies cross-selling opportunities. Performs routine office and clerical duties. Maintains operational quality and accuracy. Acts as the customer's first point-of-contact with the Bank.

ESSENTIAL DUTIES

- Process and balance a wide range of teller transactions accurately and efficiently including, but not limited to, deposits, withdrawals, loan payments, and cash & coin counting.
- Manage and balance a cash drawer daily.
- Deliver exceptional customer service in a positive, professional manner.
- Perform specialized tasks such as preparing cashier's checks, personal money orders, cash advances and basic account reconciliation and check ordering.
- Receive and process loan payments.
- Troubleshoot customer issues with debit card and online banking.
- Learn attributes of various bank products to identify customer needs and make sales referrals.
- Answer customer inquiries regarding deposit accounts and other bank-related products.
- Handle customer complaints, issues, and research needs.
- Answer telephone calls.
- Travel to other branches as needed.
- Attend meetings, seminars, and additional training as instructed and approved.
- Comply with all state and federal banking laws and regulations.
- Other duties as assigned.

SECONDARY DUTIES

- Participates in committee and branch-level meetings when requested.
- Keeps abreast of regulatory compliance and developments for assigned area.
- Recommends procedural changes as needed to support the job position requirements.
- Maintain educational and professional expertise through attendance at job-related trainings or conferences.
- Participates in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

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ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this job description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of force; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

High school diploma or equivalent.
Administrative, cash handling, sales or customer service experience preferred.
Knowledge and practice of customer service principles including sales skills.
Relevant computer skills including Microsoft Office programs.
Strong reading, writing, numerical ability and communication and problem solving skills.
Customer service oriented.
Accurate and attentive to detail.
Ability to manage time effectively and efficiently.
Must be honest and able to work both independently and in a team environment.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary. I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

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Employee Date