



Citizens State Bank of Loyal

TITLE: Customer Service Specialist **Reports to:** Branch Manager

FLSA: Non Exempt **Location:** Loyal, WI

CATEGORY: Full Time **Date:** January 2026

SUMMARY

Counsel customers on bank products and other deposit and payment solutions or services. Completes customer account-opening processes. Identifies sales and cross-selling opportunities. Works with the operations team to achieve personal goals in the areas of deposit growth, business relationship growth, and consumer relationship growth. Maintain current knowledge of competitor products, services and current promotions. Performs routine office and clerical duties. Maintains operational quality and exemplifies professional standards. Acts among frontline staff as the customer's first "point-of-contact" with the Bank.

ESSENTIAL DUTIES

- Accurately opens new consumer and commercial deposit accounts in a timely and professional manner.
- Meets or exceeds established referral and sales goals for both business and consumer clients.
- Responsible for maintaining current and accurate records of sales tracking results.
- Strengthens business development by reviewing, updating and calling current and prospective clients.
- Performs changes to existing accounts as requested by customers.
- Resolves customer complaints and internal errors with efficient resolution and quality customer care .
- Consistently look for ways to improve processes that will improve the customer's experience and communicate those ideas to operations management.
- Participates in community and professional networking for the benefit of the bank.
- Handles customer concerns on statement reconciliation, debit cards, or online banking.
- Balances customer service and risk management when processing transactions.
- Maintain current knowledge of all Federal and State laws and regulations, along with the Bank's policies and procedures.
- Processes teller transactions in an accurate and timely manner (e.g. deposits, withdrawals, payments, transfers, check cashing, etc.)
- Processes and validates accuracy of incoming and outgoing cash shipments.
- Completes internal compliance and security training on a regular basis and participates in deposit staff training regularly.

SECONDARY DUTIES

- Participates in Bank-wide committee and branch-level meetings when requested.
- Assist management in development of Bank manuals and operational procedures in an effort to accomplish the Bank's strategic directives.
- Keeps abreast of regulatory compliance and developments for assigned area and informs Bank staff of same.
- Recommends procedural changes as needed to support the requirements of the position.



Citizens State Bank of Loyal

- Maintain educational and professional expertise through attendance at job-related seminars, conferences or workshops.
- Participate in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

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.

This work requires the occasional exertion of up to 10 pounds of force; work requires sitting and 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

Administrative, cash handling, sales and/or customer service experience preferred.

Minimum education requirements include high school diploma.

Knowledge and practice of professional customer service principles including cross sales skills.

Ability to learn and use a variety of modern computer programs.

Strong reading, writing, numerical competencies

Interpersonal communication and problem-solving skills.

Accurate and attentive to detail.

Ability to manage time effectively and efficiently.

Must be able to work both independently and in a team environment.

Ability to multi-task and handle fast-paced work 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.

Employee

Date