

# HSLC

**JOB TITLE:** Customer Service Representative

**DEPARTMENT:** Operations

**REPORTS DIRECTLY TO:** Teller Manager / COO

**STATUS:** Non-Exempt

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## **BASIC PURPOSE:**

The Customer Service Representative (CSR) serves as the first point of contact for the majority of HSLC's customers. Reporting directly to the CSR Supervisor, the CSR is responsible for providing prompt, professional, and accurate customer service while performing a wide range of transactional, account servicing, and support duties. CSRs play a critical role in delivering a positive customer experience, supporting operational efficiency, and upholding HSLC's policies, procedures, and regulatory obligations.

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## **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

### **Key Responsibilities**

- Excellent Customer Service
- Accurate Cash Handling
- Answers Incoming Calls
- Makes Outgoing Calls
- Customer Necessities
- Assisting CSR Supervisor

### **Customer Service & Relationship Support**

- Greets and interacts with customers professionally and enthusiastically and serves as a primary point of contact for customer inquiries and requests.
- Provides accurate information regarding HSLC products and services in a friendly, knowledgeable manner.
- Answers incoming calls and places outgoing calls professionally and courteously.
- Assists customers with routine and non-routine service needs, resolving issues or escalating matters as appropriate.
- Supports customers with online retail and business banking services.

### **Transactions, Cash Handling & Vault Access**

- Performs daily customer transactions accurately and efficiently.
- Maintains responsibility for individual cash drawer and ensures accurate daily drawer balancing.
- Handles cash in accordance with established policies, procedures, and internal controls.
- Accesses the vault under dual control in accordance with HSLC procedures.

### **Account Services**

- Opens, closes, and maintains all customer account types, including consumer and business accounts.
- Performs account transfers, over-the-phone transactions, stop payments, and other servicing activities as authorized.
- Processes customer-related transactions as needed.
- Orders checks and supports other account-related customer requests.
- Researches and resolves customer account inquiries and discrepancies.

### **Card, Payment & Log Management**

- Issues, maintains, logs, and researches debit card matters.
- Issues, logs, and researches gift card matters.
- Inputs and maintains night drop and mail transactions in appropriate logs.
- Ensures accuracy and completeness of all required documentation and records.

### **Sales Referrals & Customer Needs Identification**

- Identifies customer needs through routine interactions and refers customers to appropriate HSLC products and services, including deposit accounts, loan products, merchant services, and other offerings.
- Supports HSLC's referral-based sales culture and participates in the SHIFT incentive program as applicable.
- Meets individual and team goals established by management.

### **Compliance, Risk Management & Confidentiality**

- Adheres to all bank policies, procedures, and internal controls.
- Complies with applicable regulatory requirements, including but not limited to BSA/AML, OFAC, CIP, and customer due diligence standards.
- Maintains awareness of potential fraud, suspicious activity, or operational risk and escalates concerns promptly in accordance with policy.
- Maintains strict confidentiality of customer and bank information at all times.

### **Administrative & Operational Support**

- Files and scans customer documents in accordance with retention and documentation requirements.
- Assists the CSR Supervisor and Corporate Operations Manager with tasks as assigned.
- Attends required training sessions and meetings as scheduled.
- Works Saturday hours and adjusted schedules as business needs dictate.
- Performs other duties as assigned by management.

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### **BASIC REQUIREMENTS:**

- Ability to work in team environment while also able to work alone to complete required tasks
- Understanding and ability to learn Microsoft Applications
- Basic computer operation skills
- Ability to manage multiple tasks concurrently and prioritize as business needs dictate
- Maintain a personal commitment to excellence in all matters
- Strong attention to detail
- Strong organizational skills
- Ability to work under pressure and meet critical deadlines
- Basic understanding of bank processes
- Passion & enthusiasm for HSLC's vision and will work with management to achieve organizational goals
- Represent HSLC in a manner consistent with the bank's core values at all times, including outside of working hours and in online and social media posts and comments

The Customer Service Representative will work out of the location needed at the time. Because of the shifting needs of the bank from changes in the economy and potential changes to the products and services offered, the location & responsibilities of this position are subject to change with minimal notice.

Due to the nature of this position, the Customer Service Representative will have access to information and data that is not readily available to all employees and the general public. Confidentiality is of the highest importance.

Generally, travel is not required for the CSR position. However, business may dictate occasional travel and must be approved by the COO, CFO or President.