Job Description:

This Financial Advisor position is located within a bank branch. The Financial Advisor is responsible for providing financial planning, financial advice and investment management to serve the needs of the Bank's consumer and business customers. The Financial Advisor assesses the customer's investment portfolio, financial objectives, and provides guidance to the customer on successfully achieving those objectives. **Please note: Applicants must hold a current FINRA Series 7 and 63 in order to be considered.**

Job Responsibilities:

- Meet with customers to review their existing financial situation and to establish the client/planner relationship. Analyze the client's investment portfolio and recommend an asset allocation and specific plan to meet established objectives.

- Develop, recommend and implement an investment strategy suggesting specific investments and insurance products, for client approval, including: separately managed investment accounts, mutual funds, annuities, equities, fixed income investments, corporate and tax-exempt bonds, life insurance, etc. The advisor will continue to monitor these recommendations to meet the client's needs over time.

- Maintains an ongoing client relationship by conducting periodic reviews with each client on a scheduled and "as needed" basis.

- Collaborate with all departments of the bank to create a team environment and to meet customer's needs. This includes referring customers to other areas, as appropriate. Provides feedback to referring individuals and departments on the status of the referral.

- Generate additional referrals from personal networking, seminars, and presentations to community groups, including but not limited to: CPA's, attorneys and other centers of influence.

- Keeps abreast of new planning tools, products and resources, changing regulations and professional standards

- Understanding and complying with all aspects of bank and Cetera policies and practices, including laws and regulations governing the duties and responsibilities of investment sales.

- Maintaining all necessary licenses and registrations as required, including completing all mandatory training and industry-related continuing education in a timely manner

- Consistently demonstrates courteous and superior service to expand customer relationships
- Exceed customer expectations in terms of accuracy, efficiency, courtesy and professionalism

Qualifications:
With a strong focus on sales and customer service, the Financial Advisor should be a true “people person' who enjoys developing professional and mutually beneficial relationships with a wide variety of customers. Candidates should be self-motivated and driven to exceed expectations in all that they do. Additional requirements of the Financial Advisor include:

- FINRA Series 7 and 63 **(Required)**
- FINRA Series 65, or 66, preferred or willing to obtain shortly after hire
- State Life & Health Insurance license of state where applying
- Strong sales, marketing, and business development skills
- The desire and intrinsic motivation to meet or exceed goals
- Over two years of related sales experience and/or financial services experience. Experience within financial institutions is preferred.
- Exceptional interpersonal and relationship building skills
- Effective in a variety of formal presentation settings: one-on-one, small and large groups, and with various levels of constituents within the bank
- Bachelor’s degree or equivalent in accounting, finance, or related field of study
- Completion, and approval of, pre-hire process, including FINRA, criminal and credit background check