

Bank of America Relationship Banker Job Description

Duties and Responsibilities:

- Greet clients warmly and build strong, trusting relationships
- Conduct conversations to understand clients' financial goals and priorities
- Provide personalized banking solutions and product recommendations
- Follow up with clients through calls, appointments, or digital channels to maintain relationships
- Connect clients with specialists in lending, small business, or investments when needed
- Identify opportunities to cross-sell and refer bank products and services
- Meet or exceed branch sales and referral goals
- Promote checking, savings, credit card, and loan products that match customer needs
- Assist in growing the client base through outreach and local community engagement
- Maintain accurate sales records and update client information in CRM systems
- Educate customers on Bank of America's digital banking tools (mobile app, online banking, ATMs)
- Help clients set up and navigate digital banking platforms
- Encourage self-service adoption to enhance convenience and reduce in-branch wait times
- Process basic financial transactions such as deposits, withdrawals, and payments
- Assist clients with account opening, maintenance, and updates
- Manage cash drawers accurately and follow cash-handling procedures
- Support daily branch operations and help manage lobby traffic efficiently
- Ensure all transactions are completed with accuracy and speed

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- Adhere to all banking regulations and internal compliance standards
- Verify customer identification and ensure anti-money laundering (AML) requirements are met
- Maintain confidentiality of client information and uphold ethical standards
- Follow Bank of America's risk management and audit procedures
- Provide exceptional service that raises client satisfaction and loyalty
- Resolve customer inquiries, complaints, and service issues promptly
- Represent Bank of America's values and mission in every client interaction
- Participate in team meetings and share feedback to improve branch performance
- Work closely with branch teammates, including tellers and financial specialists
- Support overall branch performance goals and daily operations
- Collaborate with leadership to identify service improvements and growth strategies
- Stay updated on new products, services, and compliance requirements
- Participate in ongoing training and coaching sessions
- Continuously develop sales, customer service, and digital banking skills.

Bank of America Relationship Banker Requirements – Skills, Knowledge, and Abilities

- Strong understanding of banking products and services (checking, savings, credit cards, loans, etc.)
- Basic knowledge of financial principles and customer service operations
- Familiarity with digital banking platforms and emerging financial technologies
- Awareness of banking regulations, compliance standards, and risk management procedures
- Knowledge of sales techniques and customer relationship management practices
- Understanding of branch operations and cash-handling processes

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- Proficiency in using banking software, CRM systems, and digital tools
- Ability to navigate and teach clients about online and mobile banking
- Skilled in cash handling, transaction accuracy, and data entry
- Strong organizational and multitasking abilities to balance sales and service duties
- Excellent communication and interpersonal skills for engaging with clients
- Strong listening and problem-solving skills to identify customer needs
- Persuasive sales and negotiation ability for cross-selling and referrals
- High level of attention to detail and accuracy in all transactions
- Time management and prioritization skills in a busy branch environment
- Adaptability to changing banking technology and client expectations
- Ability to build trust and long-term relationships with diverse clients
- Ability to work effectively in a team and contribute to branch goals
- Ability to analyze client situations and recommend appropriate financial solutions
- Ability to handle confidential information with integrity and professionalism
- Ability to work under pressure and meet performance targets
- Ability to educate and influence customers toward digital and financial literacy
- Minimum: High school diploma or GED
- Preferred: Associate or Bachelor's degree in Business, Finance, or a related field
- Prior experience in banking, sales, customer service, or retail environments is a plus
- Experience working in goal-driven or incentive-based environments is highly valued
- Cash-handling or teller experience is advantageous
- Client-focused mindset with a passion for helping people
- Ethical and dependable approach to all financial interactions
- Proactive and self-motivated, with a drive to achieve branch and personal goals
- Professional demeanor and appearance consistent with Bank of America's brand

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- Positive attitude and resilience when handling customer or sales challenges.