

## Retail Banking



<b>Target Majors:</b>	Business, Management, Customer Service
<b>Intern Assignment:</b>	Banking Center Consultant
<b>Job Address:</b>	Local banking center as determined by management
<b>T Accessible?</b>	Yes
<b>Hours Per Week:</b>	24 Hours / Week
<b>Preferred Days of Week:</b>	Determined by manager and intern
<b>Work Hours:</b>	Determine by manager and intern
<b>Pay Rate and Travel Stipend:</b>	\$15.00 / Hr + Travel Stipend

### Company Overview:

The company serves **corporate, institutional** and **individual clients** through operations in **more than 40 countries** through **8 lines of business**.

Today, Bank of America is one of the world's largest retail financial institutions:

- **50 million** consumer and small business relationships
- **5,100** retail banking offices, approximately
- **16,259** ATMs
- **30 million** active online banking users
- **14 million** active mobile users

Bank of America is one of the largest wealth management firms in the world:

- **\$2.37 Trillion** in total client balances
- **16,000** + financial advisors

Bank of America is a leading global corporate and investment banking platform serving clients in more than 90 countries.

Our research platform covers more than 3,000 companies in nearly 60 countries, and our premier global sales and trading platform serves more than 12,000 institutional clients.

Bank of America is also a company rich in history and community involvement.

### Department Overview:

As an intern for Retail Banking you will get the opportunity to learn about how our banking centers operate to support our customers. In our banking centers, meeting the needs of our customers is paramount to how we operate and fulfilling their needs in the most efficient and effective way is our top priority. During your internship, you will serve a consultant to leaders at Bank of America.

### Job Description:

As an intern you will be required to approach customers in teller lines, at teller windows, or in the lobby to identify service and sales opportunities.

You will be required to do the following:

- Introduce yourself and inform the customer of your position in the banking center.
- Determine the reason for the customer's visit and ensure customers are aware of all of our self-service opportunities.
- Move throughout the banking center while engaging customers to provide efficient service.
- Identify sales clues by observing and listening to customers while assisting them with their transactions.
- Engage the customer using open-ended questions to initiate the building relationship with customer conversation.
- Ask open-ended questions and create customer interest when directing customers to the appropriate channel or banking center associate.
- When additional sales opportunities are identified, warmly transfer the customer to a personal banker.
- If making a referral to another channel, create customer interest and be sure to document the customer's permission to make the referral.
- Refer a customer to an available associate in the banking center who can provide an ATM demonstration, or show customers how to use the ATM for:
  - Deposits
  - Credit card payments, including Bank of America American Express®
  - Transfer of funds
  - Withdrawals

### Desired Qualifications:

- Customer service and/or sales experience