



JOB DESCRIPTION

Title: Universal Banker
FLSA: Non-Exempt
Date: February 2023

Department: Retail
Reports To: AVP Retail Leader

Position Summary

Under the direction of the AVP Retail Leader, the Universal Banker is personally committed to consistently exceed customer expectations by meeting a broad range of financial service needs and pursuing 100% of every customer's business. Responsible for promoting bank products and services, processing transactions, and opening/closing customer accounts, sell small business deposit accounts and services, IRAs, and HSA accounts. Also, Universal Bankers should have strong knowledge of Trusts, Estates, Guardianships, and Business Entities. They are responsible for maintaining the Bank's high-quality standards and provides a high level of customer service by identifying customer needs, promoting bank products and services, and supporting efforts for proactive activities that develop new business. The Universal Teller will make sound, independent decisions and provide leadership on the Teller line by troubleshooting questions and giving guidance to the teller team. In addition, will adhere to all bank established policies, procedures, and overall banking/compliance regulations.

Primary Duties and Responsibilities

The following duties are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

- Embraces the bank's core values of servant leadership, persistence, curiosity, growth and listening.
- Accountable for driving a strong, customer focused culture and experience within the branch.
- Maintain an up-to-date and comprehensive knowledge of all bank products and services.
- Proactively seek solutions to customer service and efficiency issues.
- Perform sales duties and routines which includes but are not limited to: conducting sales conversations to identify banking needs, ensuring customer usage of products, outbound calling, and acquiring, deepening and retaining customer relationships within branch/personal portfolio.
- Achieve individual assigned sales and performance goals, contribute towards branch, department, and bank goals, and demonstrate solid skills-based behaviors. Strong decision-making skills and ability to conduct sales and service activities with little supervision.
- Open/Closes accounts. Promote retail and other bank products and services (such as IRA, HSA). Refer customers to other Bank Departments when appropriate. Resolve customer service issues and convert service opportunities into sales events whenever possible.
- Service customer accounts and requests accurately in accordance with bank policy and procedure. Accept and process deposits, withdrawals, transfers, check cashing, loan payments and other transactions according to Bank policies and procedures.
- Maintain proper cash levels, always keep cash secure. Perform daily cash balancing activities. Maintain accurate balancing/variation record that meets bank guidelines.
- Process proof as necessary, verifying accuracy of scanned documents to minimize non-posts.
- Provide leadership by assisting teller staff in complex transactions, troubleshooting customer questions/issues, and daily needs and requests. Trains new tellers.
- Assist in other duties such as, but not limited to answering phones, general administrative duties, shredding documents, counting, and rolling coin, counting and banding paper money.
- Actively participate in retail meetings including but not limited to huddles, retail rallies, coaching sessions, etc.
- Ability to work and make independent decisions within bank policy and procedures while exercising good judgement and keeping the bank's financial interest in mind. Follows all bank policies, including but not limited to Anti-Money Laundering laws and regulations, Bank Secrecy Act and USA PATRIOT Act.



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Additional Duties and Responsibilities

- Excellent comprehension of all applicable bank and branch policies and procedures
- Actively participate in bank functions and community activities as a representative of the bank.
- Maintains up to date knowledge and develop professionally on a continuing basis. Participate in internal and external training and development opportunities as required
- Performs other duties as assigned or requested.

Measures of Performance:

Quality, accuracy, reliability, friendliness, thoroughness, and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of employees and co-workers; effectively communicates and develops good working relationships with co-workers; professional workplace appearance and conduct; keeps Bank, customer, and employee information confidential; participates in training and appropriate professional development; reliability in reporting to work regularly and on time; understands and adheres to Bank policies and procedures; informs customers and potential customers of additional Bank services when appropriate

Knowledge, Skills and Abilities Required

Requires a high school degree and minimum of two years retail banking (teller), or a combination of education and experience. Proven customer service experience. Knowledge of retail banking products and services, bank rules, regulations, policies and procedures, loan application and documentation preferred. Ability to effectively profile customer for financial information. Must possess courteous and professional customer service attitude; technical ability to input and retrieve computerized information; excellent communication skills for interacting professionally with employees and customers; ability to maintain the integrity of highly confidential customer and Bank information; ability to deal effectively with time pressures and stress that can change hourly depending on level of customer activity; effective problem-solving skills.

Working Conditions

Work is performed primarily in a pleasant office environment with minimal chance for personal injury. Prolonged sitting and mental and visual concentration for computer usage required. Must be able to lift and move up to 30 pounds of coin, office supplies and equipment. Some bending, turning, and twisting to file and retrieve documents. Hours worked are generally during normal business hours, with occasional after hour activities in support of the bank. This is an in-office position that is not available for remote or hybrid working opportunities.