

JOB DESCRIPTION

JOB TITLE: Universal Banker

CORPORATE TITLE: N/A

EXEMPT: No
GRD:

REPORTS TO: Branch Service Manager/Branch Manager

DEPARTMENT:

GENERAL SCOPE / SUMMARY

A brief description that summarizes the overall purpose and objectives of the position, the results the incumbent is expected to accomplish and the degree of freedom to act.

The Universal Banker is responsible for conducting teller transactions and cash vault transactions in an accurate and timely manner. The incumbent is also responsible for the sales and servicing of all bank products and services. The incumbent works with the operations and sales team to achieve personal goals in the areas of deposit growth, business relationship growth, and consumer relationship growth. The incumbent also maintains current knowledge of competitor products, services, and current promotions. The incumbent is also responsible for providing operational support and exceptional customer service while maintaining essential controls and safeguards.

ESSENTIAL DUTIES and RESPONSIBILITIES

The tasks, duties and responsibilities of the position which are most important to get the job done.

Responsible for Providing Exceptional Service

- Accurately process transactions and new account openings in a timely and professional manner
- Constantly look for ways to improve processes that will improve the customer's experience and communicate those ideas to Branch Management

Responsible for Generating Business and Deepening Customer Relationships

- Meets or exceeds established referral and sales goals for both business and consumer clients
- Assists in branch call efforts by reviewing, updating and calling prospect lists regularly
- Participates in community and professional relationships for the benefit of the bank

Responsible for Performance Management

- Maintain current knowledge of all Federal and State laws and regulations, along with the Bank's policies and procedures.
- Processes teller transactions in an accurate and timely manner (e.g. deposits, withdrawals, payments, transfers, check cashing, negotiable purchasing, etc.)
- Processes and validates accuracy of coin and currency amounts related to incoming and outgoing cash shipments
- Responsible for monitoring and maintaining branch cash supply
- Processes assigned reports and/or job duties in an accurate and timely manner
- Responsible for maintaining current and accurate records of sales tracking results

Responsible for All Aspects of the Account Opening Process

- Maintains current knowledge of the bank's new account opening procedure
- Maintains current bank products and service knowledge

- Complies with the following bank policies and procedures:

Know Your Customer, and the bank's supporting procedure
Account Supporting Documentation procedure
Transaction Approval Limit procedure
ChexSystem procedure
Identity Theft Red Flags program
Regulation CC policy
Truth in Savings policy

Responsible for the Maintenance and Servicing of Existing Accounts

- Handles client concerns on statement reconciliation
- Performs changes to existing accounts as requested by clients

Compliance with Regulations and Bank Security Program Requirements

- Demonstrates a working knowledge of all banking regulations as outlined in the Compliance Training program
- Demonstrates a working knowledge of the bank's *Security Program* as outlined in the *Branch Banking Certification* program
- Completes compliance and security training assignments in a timely manner

Is a Creative Problem Solver

- Resolves client complaints and error resolution in a timely manner
- Participates in branch staff training to diminish the possibility of additional occurrences of errors
- Balances client service and risk management in error resolutions

Exhibits Superior Time Management Skills

- Sets goals and works effectively
- Meets deadlines
- Manages workload in a productive manner

Responsible for Fee Income Generation, Expense Control, and Controllable Losses

- Minimizes risk of losses, including cash differences and other controllable losses
- Complies with the bank's *Client ID, Check Cashing, Cash Control and Transaction Approval Limits* policies

Volunteers for Special Projects Within the Scope of Job Responsibilities including CRA eligible activities

Complies with the Bank's Bank Secrecy Act and Anti-Money Laundering policies and procedures as applicable to their job function

The responsibilities listed above although representative of the job position may not be all-inclusive and may change from time to time.

<p>SECONDARY / NONESSENTIAL FUNCTIONS</p> <p>The desirable, but not necessary, aspects of the job.</p>
<ul style="list-style-type: none"> Responsible for keeping work area/branch neat and professional.
<p>SUPERVISORY RESPONSIBILITIES</p> <p>The scope of the person's authority, including a list of jobs that report to the incumbent. List the position titles and number of employees directly supervised and indirectly supervised.</p>
N/A
<p>DECISION MAKING</p> <p>Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.</p>
<ul style="list-style-type: none"> Makes sound judgments regarding customer service and risk to the bank, effectively balancing both. Understands when to escalate a problem or situation to management for resolution.
<p>JOB DIMENSIONS</p> <p>List specific examples of responsibility that this job has for company assets, such as revenues, capital expenditures, budget responsibility, financial responsibility, etc.</p>
<ul style="list-style-type: none"> Continue to look for ways in which to complete tasks and duties in an efficient, cost-effective, and productive manner, without sacrificing excellent customer service.
<p>BANK SECRECY ACT REQUIREMENTS</p>
<p>Responsible for adhering to the reporting and recordkeeping requirements of the Bank Secrecy Act and Anti-Money Laundering rules and regulations, observing economic sanctions by prohibiting transactions as specified by the Office of Foreign Asset Control (OFAC), following the bank's customer identification program (CIP) rules, observing all Bank policies and procedures relating to BSA, OFAC, CIP, and related acts, and participation in ongoing related training.</p>
<p>KNOWLEDGE, SKILLS and ABILITIES REQUIRED (<i>MINIMUM QUALIFICATIONS</i>)</p> <p>The specific minimum competencies (education and experience) required to perform this job successfully. An individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.</p>
<ul style="list-style-type: none"> High School Diploma or Equivalent One year prior banking or relevant experience Strong skills in Microsoft Office programs (Word, Excel, PowerPoint, etc.) Excellent interpersonal skills Well developed sales skills (probing, supporting, overcoming objections, closing) Able to remain calm, friendly and professional through any and all situations Creative problem solver Superior time management skills

- Self motivated and flexible
- The ability to listen and assess the needs of the customer
- The ability to follow instructions
- Well developed verbal and written communication skills
- Well developed organizational skills and attention to detail
- Cash handling experience preferred
- Team player

WORK CONDITIONS

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Standard office environment with a moderate noise level.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is:

- Regularly required to talk or hear
- Required to sit for prolonged periods of time and reach with hands and arms
- Required to stand for prolonged periods of time
- Required to be able to lift heavy coin trays, up to 50 pounds

The vision requirements include ability to adjust focus and close vision

Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.

I have read and understand this explanation and job description.

Print Employee Name: _____

Employee Signature: _____ **Date:** _____