



## Job Description

### UNIVERSAL BANKER

Status: Full-time, non-exempt

Reports to: Retail Banking Manager

**Universal Banker Summary/Objective:** The Universal Banker is a versatile role that combines the responsibilities of a teller and a personal banker. This position is responsible for providing excellent customer service, handling financial transactions, and offering tailored banking solutions to meet the needs of our customers.

**Essential Duties & Responsibilities-**Include the following but not limited to:

- Greet and assist customers with their banking needs in a friendly and professional manner.
- Process a variety of financial transactions, including deposits, withdrawals, transfers, and loan payments.
- Open and maintain customer accounts, including checking, savings, and certificate of deposits.
- Provide information and guidance on banking products and services.
- Identify and address customer needs by recommending appropriate financial solutions.
- Resolve customer inquiries and issues promptly and efficiently.
- Maintain accurate records of transactions and ensure compliance with banking regulations and policies.
- Assist with branch operations, including balancing cash drawers and maintaining security protocols.
- Participate in promoting banking products and services.
- Ability to be at each of our branches as needed.

**Core Competencies:**

- Be an effective team member through cooperation, flexibility, and dependability.
- Communicate effectively with customers and team members.
- Deliver exceptional and professional customer service.
- Creative problem solving; generate workable solutions and resolve challenges.
- Pay attention to details by staying focused and organized.

**Desired Education, Experience, and skills:**

- High school diploma or equivalent.
- 1+ years of consumer lending experience preferred
- 2 years of teller or banking experience.
- Proficiency in using banking software and technology (LaserPro, DepositPro, Fiserv systems).
- Flexibility to work various shifts including some Saturdays.

**Benefits:**

- Comprehensive health, dental and vision insurance.
- Retirement savings plan with company matching.
- Paid time off and holidays.

**Work Environment and Physical Demands:**

This job operates in a professional office environment. This role routinely uses standard office equipment. The employee must occasionally lift or move office products and supplies up to 20 pounds. Able to speak, see and hear.

*Heritage Bank Minnesota is an equal opportunity employer and provides equal employment opportunities to all employees and applicants for employment. Equal employment opportunities apply to all terms and conditions of employment.*