



Job Description

UNIVERSAL BANKER

Status: Full-time, non-exempt

Reports to: Retail Branch Manager

Universal Banker Summary/Objective: Accurately and professionally assist customers with a wide range of financial transactions and requests. Comply with Bank Secrecy Act/Anti-Money Laundering/CIP procedures and policies.

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

- Process routine transactions such as deposits, withdrawals, transfers, issuing cashier's checks, etc.
- Process payments and deposits via night drop and mail.
- Open Checking, Savings, IRA's, Certificate of Deposits and Safety Deposit Boxes.
- Perform account maintenance (address change, name change, etc.)
- Assist customers with requests in person and over the phone. May include: funds transfers, ACH payments, stop pays, online and mobile banking trouble shooting, password re-sets, inquiries regarding bank deposit products and service, ATM and debit card usage and limits, etc.
- Prepare and review loan documentation for completeness and accuracy.
- Assist in servicing consumer loans by processing items such as payoffs, refinances, payment extensions, collateral releases and payment due date changes.
- Assist with end-of-day branch balancing process and scanning duties.
- Balance, fill, audit, ATM, TCR and teller drawers.

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.
- Customer service experience
- Working knowledge of various computer programs.

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.

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