
Universal Banker (12/12/2016)

REPORTS TO: Vice President- Retail Banking Officer

DIRECT REPORTS: Branch Supervisor (Branch Offices)

FLSA STATUS: Non-Exempt

POSITION SUMMARY: Performs routine teller duties, customer service, and other general bookkeeping functions as well as have a strong desire to succeed in a sales role. Maintain strong public relations skills for use in developing new business as well as strengthening business relationships with existing customers.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES:

1. Promotes and sells bank deposit account products including checking, savings, certificates of deposit, money market, IRA, and HSA. Opens and closes the accounts as appropriate.
2. Cross sells and/or refers Bank products and services to specific customers through needs identification, maximizing profitable relationship. Interacts with customers to identify their needs and works with appropriate areas of the Bank to refer customers. This includes the promotion and sales of supplementary account products such as online banking, eStatements, debit/ATM cards, account alerts, and mobile banking.
3. Assists customers with any and all deposit account and product inquiries. Provides outstanding customer service for all types of customer inquiries and transactions.
4. Refers bank loan products and services to appropriate personnel through customer interaction maximizing profitable relationship.
5. Processes customer transactions; accepts retail and commercial checking and savings deposits; processes loan payments; cash checks and savings withdrawals. Issues money orders, savings bonds, and cashier's checks as well as processing HSA deposits and withdraws.
6. Performs various administrative and recordkeeping duties associated with customer transactions.
7. Cross sells and/or refers Bank products and services to specific customers through needs identification maximizing profitable relationship. Interacts with customers to identify their needs. Works with appropriate areas of the Bank to refer customers.
8. Verifies and balances assigned cash drawer daily with minimal cash variances. Assists in reconciling errors or discrepancies for self and other tellers. Maintains adequate cash and/or cash drawer limits as required by Bank policy.
9. Opens night deposit vault and ensures contents are processed. Balances ATM, replenishes cash supply and ensures ATM is working.

10. Runs proof on certain days and trains new employees on how to do proof

11. May be responsible for branch bank vault and ordering cash.

SECONDARY ACCOUNTABILITIES:

1. Grants access to safe deposit boxes. Verifies access authority against safe deposit contracts for each request, exercising prescribed controls. Check booth or conference room after each use. Accepts and processes payments for new boxes, renewals, drilling fees and lost key fees. Input safe deposit information to manual system according to established procedures.

2. Places check and card orders based upon customer requests.

3. Performs other duties as may be assigned.

TEAM/COMMITTEE ASSIGNMENTS:

- TBD

ROLE QUALIFICATIONS:

Education

- High school diploma or general education degree (GED) plus additional bank-related training and/or a minimum 2 year college degree in business.

Experience

- Previous Customer Service experience preferred or equivalent combination of education and experience

Other Skills & Abilities

- Knowledge of basic banking practices and procedures
- Thorough product knowledge
- Knowledge of practices and procedures used to open new accounts and closing accounts
- Knowledge of office practices
- Skill in operating personal computer and various software packages
- Ability to communicate with customers in a courteous and professional manner
- Ability to pay close attention to detail
- Ability to maintain confidentiality

Performance Measures

- Proactively initiates customer greeting, addressing customer by name with smile and direct eye contact
- Maintains confidentiality of customer account information. Follows established policies and procedures in responding to inquiries and requests.
- Cross sells additional products/services based on customer profile and customer need
- Willingly participates in bank training, including sales and service training
- In compliance with all regulations related to job duties
- Willingly travels to/from other locations, as needed

WORKING CONDITIONS:

Work is performed largely within the Bank, community, and at customer sites with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours. Unscheduled evening and weekend work will be needed to meet the needs of customers and employees. Occasional out-of-town and overnight business travel is required.

GENERAL NOTICE:

The statements contained in this job description describe the general nature and level of work being performed by the employee in this position. This job description does not state or imply that these are the only accountabilities and responsibilities assigned to this job. The employee holding this job will be required to perform any other job-related duties as requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.