



UNIVERSAL BANKER II

DEPARTMENT: Retail Banking
REPORTS TO: Branch Operations Manager
SUPERVISES: None
CLASSIFICATION: Nonexempt
LAST REVISED: April 2019

POSITION SUMMARY: Performs routine teller duties. Performs a full range of retail banking services for individual customers, with emphasis on deposit and fee-based services. Meets with customers to discuss needs and identify/recommend solutions to needs. Opens and closes accounts. Assists customers with account needs and provides customer service. Willingly rotates between locations, as needed.

PRIMARY RESPONSIBILITIES AND ACCOUNTABILITIES:

1. Functions as Teller, receiving and processing Teller transactions accurately and timely. Follows Bank procedures when performing transactions on teller system and other required equipment. Verifies and balances assigned cash drawer daily with minimal cash variances. Assists in reconciling errors or discrepancies for self and others. Maintains adequate cash and/or cash drawer limits as required by Bank policy.
2. Processes customer transactions; accepts retail and commercial checking and savings deposits; processes loan payments; cashes checks and savings withdrawals.
3. Performs all activities related to the opening or closing of various types of time and demand deposit accounts, including certificates of deposits, checking accounts, and savings products. Perform a wide range of services including, servicing and maintenance for, debit cards, CDs, HSAs, IRAs, safe deposit boxes, including address changes, stop payments, transfers, and processes check orders.
4. Reviews customer account files to ensure completeness and accuracy.
5. Opens night deposit vault and ensures contents are processed using dual control at all times. Responsible for ordering/ selling/verifying/balancing the vault cash. Balances ATM, replenishes cash supply and ensures ATM is working. Initiate wire transfers. Ensures applicable regulations, disclosures, policies, and procedures are followed and is trained on depository compliance regulations.
6. Provides quality, personalized service to ensure customer satisfaction and retention. Interacts with customers to identify their needs. Cross sells and/or refers Bank products and services to customers. Develops new client relationships from referrals and makes referrals to appropriate departments, such as the lending or retail areas.
7. Provides outstanding customer service for all types of customer inquiries and transactions, including phone calls. Includes accurate, professional, efficient service to all customers.

8. Sets appointments with customers for account services and researches customer information to determine other applicable products or services.
9. Rents/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 and computer system according to established procedures. Purge files as appropriate.
10. Ensures applicable regulations, policies and procedures are followed.
11. Informs customers on a variety of technology resources to assist them and make banking easier and more convenient.
12. Acknowledge all customers entering bank with personalized customer service through effective lobby management.

SECONDARY RESPONSIBILITIES AND ACCOUNTABILITIES:

- Other duties as may be assigned.

COMPETENCIES:

- Customer Orientation – Effective performers stay close to customers and consumers. They view the organization through the eyes of the customer and go out of their way to anticipate and meet customer needs. They continually seek information and understanding regarding market trends.
- Results Orientation – Effective performers maintain appropriate focus on outcomes and accomplishments. They are motivated by achievement, and persist until the goal is reached. They convey a sense of urgency to make things happen. They respect the need to balance short- and long-term goals. They are driven by a need for closure.
- Integrity – Effective performers think and act ethically and honestly. They apply ethical standards of behavior to daily work activities. They take responsibility for their actions and foster a work environment where integrity is rewarded.
- Initiative – Effective performers are proactive and take action without being prompted. They see a need, take responsibility, and act on it. They make things happen.
- Team Player – Effective performers are team oriented. They identify with the larger organizational team and their role within it. They share resources, respond to requests from other parts of the organization and support larger legitimate organizational agendas as more important than local or personal goals.

TEAM/COMMITTEE ASSIGNMENTS:

- TBD

ROLE QUALIFICATIONS:

Education

- High school diploma plus additional bank-related training and/or retail cashier training
- Additional education preferred

Experience

- 2-3 years related retail banking experience

Other Skills and Abilities

- Strong communication skills
- Customer service focused
- Maintain confidentiality of customer information
- Resourceful, well organized and ability to multitask
- Effective problem-solving and decision-making skills
- Strong attention to detail
- Positive Attitude

PERFORMANCE MEASURES:

- Meets or exceeds goals as pre-established by immediate supervisor
- Maintains confidentiality of customer account information
- Follows established policies and procedures in responding to inquiries and requests
- Willingly participates in bank training, including sales and service training
- In compliance with all regulations related to job duties
- Effectiveness of communications and development of good working relationships with co-workers and customers
- Percentage of errors

WORKING CONDITIONS:

Work is performed largely within the Bank. Prolonged and frequent mental and visual concentration required. Work hours are generally during normal business hours. Unscheduled evening and weekend work may be needed to meet the needs of customers and employees. Occasional travel between offices and out-of-town/overnight business travel required. Must be able to lift and move up to 20 pounds of office supplies and equipment. Some bending, turning, and twisting required. Serves as a representative of the Bank at appropriate functions.

GENERAL NOTICE:

This position description describes the general nature and level of work performed by the employee assigned to this position and should not be interpreted as all inclusive. It does not state or imply that these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the Bank and employee and is subject to change by the employer as the needs of the Bank and requirements of the position change.