



228 N 2nd Ave SW

Rome, Georgia 30165

(706-236-2123)

### **Job Description – Universal Banker II**

**Position title:** Universal Banker II  
**Exempt Status:** Non-Exempt, full-time position  
**Reports to:** Universal Banker III or Branch Manager

**Position Summary:** This position serves retail customer deposit accounts and teller needs to assist customers in transactions, opening of accounts, and related services. This position has the overall purpose of providing efficient, quality service to customers with customers in person and by phone including but not limited to opening new accounts, selling bank services, handling various customer issues by finding the right solutions for their financial needs, providing advice regarding products and services, and effectively referring client's to other business lines within the Bank as needed.

Successful candidates need to have a thorough understanding of the customer's transaction requirements and be able to effectively communicate all available options to them. They will educate customers about River City Banks' sales and service delivery options and refer the appropriate products and services matching the customer needs. This position will also refer customers to other business lines to address additional needs. They will also be responsible for the processing of regular transactions, such as receiving and paying out money, and keeping records of money and negotiable instruments involved in financial transactions in an efficient, friendly and accurate manner. This position will also assist as needed to open deposit, savings, certificates of deposits, or safe deposit box accounts for customers.

### **Key Duties and Responsibilities**

Provides personalized banking services to financial institution customers by performing the following duties:

- With a good understanding of the bank products/services and the customer's current relationship, offer information on bank products and services that can benefit the customer and enhance their banking relationship. (Listen to the customer's needs and matches those needs to the bank's products and services resulting in referrals.)
- Evaluate needs of potential customers and offer appropriate financial products and services or create a soft hand off to other specialized areas within the bank.
- Provide ongoing relationship servicing with current customers to maintain goodwill and gain additional business.
- Inform and advise customers of status or enhancements to current account productivity and suggests resolution on account disputes and other account activity.
- Respond to customer inquiries and requests regarding their account, assisting with online banking, debit card inquiries and disputes, as well as all other electronic banking services.

- Receive checks and cash for deposit to savings and checking accounts, verify deposit amounts, examine checks for endorsement and negotiability, and enter transactions into bank records via an on-line terminal.
- Process cash withdrawals, cash checks and pay money from savings and checking accounts upon verification of signatures and customer account balances. Inspect all checks, bonds, money orders, savings withdrawals, to determine their negotiability.
- Receive and process loan and mortgage payments, issuance of cashier's checks, balancing of checks and cash at the beginning and end of each day,
- Demonstrates and executes understanding of knowledge of River City Bank's products and services seeking opportunities to meet the customer's underlying needs and to leverage this information to benefit them and River City Bank.
- Promote and cross-sell other products and services as appropriate to enhance the customer's financial opportunities.
- Work diligently toward meeting or exceeding sales goals.
- Receive bank visitors, provide information and direct them to appropriate staff as necessary.

### **Overall**

- Build and maintain positive relations with all customers, potential customers, and co-workers.
- Creates an environment of commitment to compliance, including but not limited to the BSA/AML and OFAC Compliance Program which encompasses: acting with integrity even in difficult situations; completing training in a timely manner; setting an example for others in diligently reporting suspicious activity; and understanding both your individual and the organization's responsibilities around fair and responsible banking and to use that knowledge to serve customers fairly and consistently.
- Maintains a proficient knowledge of all department and Bank policies, procedures, and regulations.
- Could serve in a Lead UB role depending on staffing at each location.
- Complete other duties as assigned.

### **Knowledge, Skills & Abilities**

- High school diploma or general education degree (GED) required
- Two to four years related experience and/or training preferred; or equivalent combination of education and experience.
- Ability to calculate figures and amounts such as interest, penalties, percentages, balances, etc.
- Must have the ability to read and interpret documents such as policies, procedures, and departmental directives; to write routine reports and correspondence; and to speak effectively before groups of customers or employees of organization.
- Must possess excellent communications skills, both written and verbal.
- Position requires high degree of accuracy and attention to detail.
- Good organizational and time management skills.
- Exhibit the ability to handle conflict in a professional manner, exhibit professionalism in communication skills, and must be able to work under the pressure of deadlines.