



## **Universal Banker I**

**Reports to:** Branch Manager

**Status:** Full-time, non-exempt

### **SUMMARY**

The Universal Banker delivers exceptional customer experiences by assisting with customer banking transactions. This role supports customers' financial wellness, in a teller transaction capacity, by providing efficient customer service while building customer relationships. This position serves customers in the lobby, drive-thru, and on the telephone, in a professional and personable manner. This role possesses a thorough understanding of transaction requirements with the ability to offer effective sales and service options to match customer needs. This role is responsible for processing teller transactions, such as receiving and paying out money, and keeping records of money and negotiable instruments in an efficient, friendly and accurate manner.

### **KEY RESPONSIBILITIES**

- 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 account balances. Inspect all checks, bonds, money orders, and savings withdrawals to determine negotiability.
- Receive and process loan and mortgage payments, issue cashier's checks, and balance checks and cash
- With a good understanding of the bank's products/services and the customer's current relationship, listen to the customer's needs and offer information, provide additional solutions, and make referrals to other areas of the bank to benefit the customer's banking relationship
- Understand customer transactions, cash handling procedures, customer identification requirements, and fraud prevention
- Serve as "the face of the bank." Promptly answer the telephone and greet bank visitors. Provide information, direct customers to appropriate staff whether in person, on the phone, or through electronic channels.
- Respond to customer inquiries and requests regarding accounts, assist with online banking, debit card inquiries and disputes, as well as other electronic banking services
- Create positive relationships with customers, potential customers, and banking team members to maintain goodwill and gain additional business. Build rapport and trust through servicing everyday transactions and making referrals.
- Adhere to compliance regulations and requirements, including but not limited to BSA/AML and OFAC Compliance which encompasses acting with integrity, completing training in a timely manner, diligently reporting suspicious activity, and understanding your individual and the organization's responsibilities around fair and responsible banking. Apply that knowledge to serve customers fairly and consistently.
- Maintain a proficient knowledge of all department and Bank policies, procedures, and regulations
- Complete other duties as assigned

### **QUALIFICATIONS**

- High school diploma or general education degree (GED) required
- 1-2 years related experience preferred or equivalent combination of education and experience
- Excellent communication skills, ability to build rapport with customers and internal teammates, ability to speak confidently to many types of customers in varied situations
- Keen ability to read and accurately apply policies, procedures, and departmental directives
- Ability to calculate figures and amounts such as interest, penalties, percentages, balances, etc.
- Deploy a consistently high degree of accuracy and diligence
- Good organizational and time management skills
- Manage conflict and high-stress situations in a professional manner