



Universal Banker II- Blairsville, GA

Reports to: Branch Manager

Status: Full-time, non-exempt

SUMMARY

This position provides efficient, quality service to customers including but not limited to opening new accounts, selling bank services, solving various customer challenges, providing products and services advice, and effectively referring other business lines within the Bank. This position serves as a primary deposit and teller associate and provides back up support for other Universal Bankers and Personal Bankers. Universal Banker II is 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 as well as assisting as needed to open deposit, savings, certificates of deposits, or safe deposit box accounts for customers. With a thorough understanding of the customer's transaction requirements and ability to effectively communicate all available options; the Universal Banker II educates customers about River City Banks' sales and service delivery options and refers the appropriate products and services, including to other lines of business, to match customer needs.

KEY RESPONSIBILITIES

- Provide information on products and services to benefit the customer and enhance their banking relationship, create referral opportunities, listen to customers' needs and provide solutions across various business lines.
- Receive checks and cash for deposit, 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.
- 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.
- 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.
- Adhere to all bank policy, procedures, and regulations including compliance regulations and requirements, including but not limited to BSA/AML and OFAC Compliance. Act with integrity, complete training in a timely manner, diligently report suspicious activity, and understand your individual and the organization's responsibilities around fair and responsible banking to serve customers fairly and consistently.
- Backup Personal Bankers and Universal Bankers as needed, as well as other duties as assigned.

QUALIFICATIONS

- High school diploma or general education degree (GED) required
- Minimum of 3-5 years' experience in banking preferred
- Management experience preferred
- Experience in sales preferred with ability to lead and encourage sales growth
- 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
- Excellent organizational and time management skills
- Manage conflict and high-stress situations in a professional manner