 Title: Universal Banker
Position Description Reports to: Retail Branch Manager Status: Full Time, Non-Exempt

This position is primarily responsible for providing excellent customer service with enthusiasm, accuracy, and efficiency; and maintaining service delivery channels.

 **Performance Dimensions**
•Greets and assists customers, responds to customer inquiries
• Opens and maintains customer accounts, performs related tasks, and cross-checks set up and
 maintenance performed by other retail banking team members
•Enhances customer relationships by consultatively selling relevant products
•Performs transactions for customers
•Processes wire transfers, performs related postings and notifications
•Facilitates consumer lending application, underwriting, and processing
 •Manages internet banking presence in conjunction with operations; establishes and maintains
 consumer customer access
•Orders and services debit and credit cards, posts related entries
•Processes daily statements, notices, reports, and interest checks
•Responds to inquiries related to customer accounts, i.e., garnishments, levies, verifications

 **Teamwork Dimensions**•Demonstrates respect for co-workers, contributes to a positive work environment
•Works collaboratively with the team
•Adheres to established bank policies and procedures, contributes to policy/procedure building
•Demonstrates understanding of, and compliance with, governing regulations and laws
•Maintains a neat and professional personal appearance and work area
•Serves on bank committees as necessary
•Represents the bank at community functions

**Required Skills and Experience**•Previous banking, cash handling, customer service, supervisory and/or sales experience
•Familiarity with new account opening and consumer lending processes
•Competence with MS Office products and general office equipment
•Minimum of a high school diploma
•Excellent verbal and written communication skills

 **Position Description**This position has frequent contact with customers and the management team, occasional contact with outside vendors and regulators. This position will have frequent access to confidential customer information and cash. This position reports to the Retail Branch Manager.

**Work Conditions**Tasks are performed primarily in an office setting and require the ability to sit or stand for prolonged periods of time. Prolonged visual concentration at a computer monitor can be expected. Employee must be able to lift up to 25 pounds on an occasional basis. Full Time employees will generally work 38-40 hours each week.

This description serves as an overview of the Universal Banker position and is not intended to describe all tasks which the employee may be asked to perform. Changes may be made to this description at any time at the discretion of the bank. Reasonable accommodations may be made to assist qualified individuals in completing the essential functions of the position.

# POSITION DESCRIPTION ACKNOWLEDGEMENT

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| Employee Signature |  | Date |