



UNIVERSAL BANKER

Job Location

Hamburg, Arkansas

Reports to

Branch Manager

Summary/Objective

Universal Bankers perform the combined functions of Personal Banker and Relationship Banker and provide service to all clients of the bank in addition to referring clients to other lines of business. The successful candidate must be able to perform all duties of a paying/receiving/vault teller and be proficient in account opening and maintenance, assisting with online banking, debit cards and other ancillary products and services, while complying with banking regulations and internal policies and procedures. Superior knowledge of all bank products and services is required. Job requirements include: Minimum GED or High school diploma required; college degree or equivalent work experience preferred; one year cash handling experience in a bank or prior responsibility handling large amounts of money in a retail environment; strong interpersonal communication, presentation and computer skills; ability to operate standard office equipment; must be able to travel to multiple locations if required; must be able to work with other lines of business; proven record in providing excellent customer service; must be able to lift 50lbs. Must be able to work shifts within banking center hours of operation: 8:00 am – 6:00 pm weekdays and 9:00 am – Noon Saturdays.

Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Maintaining customer service standards, greeting customers and facilitating a welcoming and customer-focused environment
- Performing as a paying and receiving teller in bank lobby and or drive-thru as needed
- Responding to customer inquiries and concerns and creating positive solutions
- Ordering currency and coin supplies from the Federal Reserve Bank
- Selling currency and coin supplies from the Federal Reserve Bank
- Balancing the cash vault, cash dispenser and ATM as needed
- Handling counterfeit currency
- Handling coin shipments received and distributed
- Maintaining supplies and organization of work items

- Ensures adherence to policies and procedures concerning the teller and vault functions
- Maintain knowledge of basic and specialized teller functions
- Accept retail and commercial deposits, loan payments, checking and savings withdrawals
- Cashing checks for customers and non-customers
- Maintaining an adequate cash drawer limit, buying and selling currency as needed
- Balancing cash drawer in accordance with bank procedures
- Ordering, receiving, verifying, and distributing cash
- Answers questions about all bank products and services
- Opens all type of deposit accounts
- Assist customers with bookkeeping, disputes and resolutions
- Promotes the bank's products and services
- Contributes to the fulfillment of the department, as well as company objectives and goals
- Complying with department and company policies, procedures, and regulations

Competencies

- Problem Solving/Analysis
- Teamwork orientation
- Customer focused
- Initiative
- Time management
- Communication proficiency
- Technical capacity
- Knowledge of office methods, procedures, and practices including the use of standard office and teller equipment
- Detail oriented
- Organizational skills
- Strong communicational skills
- Mathematical skills

Supervisory Responsibility

This position is not responsible for the supervision of other employees.

Work Environment

This position operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, fax machines, email, electronic calendars, scanning devices, calculators, and currency and coin machines.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to stand, walk, squat, use hands to finger, handle or feel, and reach with hands and arms. This job also requires the employee to frequently lift at least 50 pounds.

Position Type/Expected Hours of Work

This is a full-time position. Days and hours of work are Monday through Friday, Saturdays (as scheduled). This position requires the tracking of time and is eligible for overtime for hours worked in excess of 40 per week under the Fair Labor Standards Act. This position requires occasional evening and regular weekend work as needed.

Travel

Travel is primarily local during the business day, although some out-of-area and overnight travel may be expected.

Required Education and Experience

High school diploma or equivalent

Preferred Education and Experience

Previous teller and CSR experience preferred but not required.

Minimum

Two years of bank teller experience or two years of counting, receiving, disbursing and balancing money, and executing financial transactions; OR

Associate's degree in Business Administration or related field AND two years of bank teller experience or two years of counting, receiving, disbursing and balance money, and executing financial transactions; OR

Equivalent combinations of experience, training and/or education approved by Human Resources

This description is intended to be generic in nature. It is not intended to determine all specific duties and responsibilities of any particular position. Essential functions and overtime eligibility may vary on the specific tasks assigned to the position.

Other Duties

Please note that this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time, with or without notice.

Employee signature below constitutes employee's understanding of the requirements, essential functions, and duties of the position:

Employee _____

Date _____