



## Universal Banker

**DEPT:** Universal Banker

**REPORTS TO:** Branch Manager

**CLASSIFICATION:** Non-Exempt, Full-Time

### **Position Summary:**

This position is responsible for meeting customer needs by opening new deposit accounts and maintaining existing deposit account services, assisting with paying and receiving activities, customer inquiries, receptionist duties and phone coverage. In addition, this position oversees the service provided to bank customers, adherence to company policies and procedures, and teller operations at their assigned branch.

### **Duties and Responsibilities:**

1. Responsible for all duties and aspects of the Teller II job description.
2. Promote, sell and service River Bank's products and services to customers by clarifying their needs and presenting a description of the features and benefits of any available options.
3. Complete any necessary documentation for all deposit account relationships from opening to closing of an account, including any updates and/or changes to an account.
4. Review proper documentation for death claims on depository accounts and process accordingly.
5. Maintain privacy of customer account information.
6. Complete check orders for customers.
7. Assist with location's safe deposit functions including, but not limited to, opening new accounts, processing billings and assisting individuals in gaining access to their boxes.
8. Complete general clerical and administrative duties as they relate to deposit account files, department and general bank support.
9. Examine all checks that are accepted in compliance with River Bank's policies and procedures; placing applicable check holds, processing stop payments and EFT disputes, closing accounts, ensuring endorsements are verified and proper identification is obtained.
10. Recognize and report any fraudulent or suspicious activity to your supervisor.
11. Continue to develop skills in all areas of product knowledge, documentation, selling, and general banking through in-house training, bank related seminars, classes, schools and/or periodicals.



12. Recognize customer investment needs and refer to Financial Advisor when able.
13. Monitors staffing levels and customer traffic flow to ensure adequate staffing is available in order to provide excellent customer service and recognize when staffing can be adjusted to avoid unnecessary overtime.
14. Examines teller transaction reports, operations reports and accountability reports for accuracy and completes follow up with staff as necessary.
15. Assists Tellers with vault responsibilities and rotation as needed.
16. Works with Branch Manager to ensure practices at assigned location are compliant with bank policies, procedures and regulations.
17. Assist Branch Manager with employee training and coaching as needed.
18. Responsible for opening and closing procedures.
19. Sweep, vacuum, and dust as needed to maintain appearance of lobby.
20. Other duties as assigned by supervisor(s).

**Requirements:**

1. High school diploma or GED.
2. Two years of customer service experience.
3. Two years of cash handling experience.

**Desired Knowledge, Skills, and Abilities:**

1. Previous supervisory experience.
2. Previous work experience in a bank setting.
3. Ability to be sales orientated while providing exceptional customer service to clients.
4. General understanding and comfort level with bank products and services and deposit account regulations in order to assist customers.
5. Knowledge in account structure including IRAs, HSAs, Revocable and Irrevocable Trusts, Fiduciary Accounts, account titling and business account structures.
6. Ability to work effectively in a customer service environment requiring both face-to-face and phone-based support.
7. Good verbal and written communication skills, with attention to detail.
8. Strong analytical and problem solving skills.
9. Sound personal computing skills.