

**POSITION TITLE:** Universal Banker  
**REPORTS TO:** Retail Sales Manager  
**CLASSIFICATION:** Non-Exempt

**SCOPE:**

The Personal Banker position is part of the branch structure and will report directly to the Retail Sales Manager. The primary responsibilities of this position include opening customer accounts, approving consumer credit lines, origination of consumer loans and retail sales. Additionally, the position may provide teller services, such as accepting deposits and withdrawals, selling cashier's checks, money orders, cashing bonds and the like.

This position will handle customer requests in the account opening process. The function will help the overall bank sales function in deepening existing customer relationships and soliciting prospects.

The Universal Banker is a dynamic individual that is responsible for providing exceptional customer service and teamwork.

**ACCOUNTABILITIES:**

**1) Teller Responsibilities: 40%**

- A) Perform paying and receiving functions for customers. This will include taking deposits, withdrawals, and transfers from customers. Additionally, the teller may sell cashier's checks, money orders and help customers with additional related services.
- B) This position will provide a high level of customer service. This includes understanding customer needs, as well as understanding the bank products offered in order to provide the highest level of customer service. This position will offer assistance and rotate branches as needed.

**2) Account Activities: 15%**

- A) Helps walk-in customers with new deposit account needs. This will include checking, savings, certificates, etc. Understands the various products the bank offers and is able to explain the value of those products to customers.
- B) This position will have primary responsibility for more complex customer transactions such as approving common sense reserves and debit cards for customers.

**3) Sales: 15%**

- A) This position will have responsibility for retail product sales. This will include helping to deepen account relationships with existing customers and soliciting prospects to the bank.

- B) Responsibilities will include sales, cross-selling and referring customers and prospects to insurance, investment and bank products. Goals will be set for production in these areas, and incentives will be awarded based upon performance.
  - C) This position will help with product promotions as the bank introduces various promotions throughout the year. This effort will include contacting customers by phone to ask for account relationships.
- 4) Loan Origination/Collection: 15%**
- A) Responsible for all aspects of consumer loan origination within the guidelines set forth in the bank's loan policy and growth targets. This will include interviewing the customer, completing the loan application, underwriting the loan, making the credit decision, generating the loan documents and closing the loan.
  - B) Responsible for the collection of delinquent loans within the retail sales area.
- 5) Compliance: 10%**
- A) This position is expected to understand the related laws and compliance regulations that pertain to retail banking duties. Examples include bank secrecy act, privacy, and funds availability policy.
- 6) Other duties: 5%**
- A) This position will have specific operational duties assigned and as part of the overall team of bank employees may be requested to assist in the support of other bank activities or committees. This position is expected to assist the Retail Banking Manager and Teller Supervisor when needed.
  - B) As part of the overall team of bank employees, the Universal Banker may be requested to assist in the support of other bank activities.
  - C) This position requires a self-motivated positive team player.

**COMPETENCIES:**

**A) Sales:**

Must understand the role of sales in a community bank environment. Must be able to discover customer needs and be able to obtain new customer accounts.

**B) Customer Orientation:**

Respond sensitively to the needs of the customer and take the appropriate action to meet their needs

**C) Oral Communication:**

Possess the ability to orally express thoughts and ideas effectively; actively listen to others

**D) Time Management:**

Ability to effectively manage one's time to complete work in a timely fashion

**E) Adaptability:**

Able to adjust quickly to different work situations; remain composed under pressure and in stressful situations

**F) Lending:**

Must understand the fundamentals of consumer lending and consumer loan processing.

**G) Professionalism**

Project a positive business image to all internal and external customers.

**H) Team Work**

Assist the team to reach common goals with a positive attitude and self-motivated.

**EDUCATION:**

- High school degree required. Two year Associates degree preferred.
- Prefer 3 – 5 years experience in a related position in a community bank

**SPECIAL REQUIREMENTS:**

- This job requires skills needed in a typical office environment. This includes computer skills, communications skills, as well as utilization of office equipment.
- Must be able to work under stress and handle difficult situations.
- Excellent oral and written communication and interpersonal skills
- Ability to manage multiple projects/priorities simultaneously in an effective manner.
- Excellent organizational, analytical and problem-solving skills