



POSITION DESCRIPTION

TITLE: Universal Banker

CATEGORY: Full-Time

FLSA: Non-Exempt

LOCATION: Battlefield

DEPARTMENT: Retail

REPORTS TO: AVP, Retail Manager

SHIFT: Monday-Friday: 8:00 a.m.-6:00 p.m.
Rotating Saturdays: 9:00 a.m.-12:00 p.m.

DATE: June 6, 2025

SUMMARY

The Universal Banker is a versatile banking professional responsible for providing a wide range of services to customers, including opening accounts, account management, processing teller transactions, and cross-selling bank products. This role combines the responsibilities of both a Teller and a Banker, offering an opportunity to develop relationships with customers while addressing their full range of banking needs. The Universal Banker is a key point of contact for customers, ensuring high-quality service and efficient banking operations.

ESSENTIAL DUTIES

- Greet and assist customers in a friendly and professional manner, creating a positive banking experience.
- Build and maintain strong relationships with customers by understanding their financial needs and providing personalized banking solutions.
- Resolve customer inquiries, concerns, and account issues efficiently, ensuring customer satisfaction.
- Assist customers with opening new accounts, including checking, savings, certificates of deposit (CDs), Individual Retirement Accounts (IRAs), and other types ensuring compliance with bank policies and regulatory requirements.
- Guide customers through account options and services, helping them select the best products to meet their needs.
- Support customers in managing and maintaining their accounts, such as updating personal information, issuing debit cards, and assisting with account closures.
- Perform routine teller functions, including processing deposits, withdrawals, money transfers, and other transactions with accuracy and attention to detail. Handle cash and negotiable instruments, ensuring that all transactions are processed securely and efficiently.
- Balance your cash drawer at the end of each day, ensuring that all transactions are accurately recorded.
- Promote and cross-sell bank products and services, such as credit cards. Identify customers' financial needs and refer them to the appropriate department for additional loan products or financial services.
- Maintain knowledge of current banking products and services to effectively inform customers and offer tailored solutions.



- Adhere to all security procedures to prevent fraud and protect customer information.
- Address and resolve customer complaints or concerns promptly and professionally, ensuring customer satisfaction. Escalate complex issues to the Retail Manager or other management as necessary.
- Collaborate with branch team members to meet branch goals and contribute to a positive, team-oriented work environment.
- Assist in branch operations as needed, including supporting branch openings/closings, maintaining the branch's appearance, and serving as a resource for tellers by providing guidance, support, and training.

SECONDARY DUTIES

The Universal Banker performs duties specific to the position and other functions as assigned.

RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

SUPERVISOR RESPONSIBILITY

The Universal Banker is not responsible for the supervision of any employee(s).

ENVIRONMENT, PHYSICAL & MENTAL DEMANDS

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

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

QUALIFICATIONS

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviations from these qualifications.

- High school diploma or equivalent certification.
- 2+ years of experience in customer service, sales, or banking (preferred).
- Experience in cash handling and basic financial services.
- Strong knowledge of banking terminology, products, services, and regulatory requirements.
- Strong attention to detail with intermediate mathematical skills.
- Proven ability to build and maintain customer relationships.
- Excellent communication and interpersonal skills, with the ability to engage customers and work well within a team.

- Intermediate knowledge of state and federal banking compliance regulations and banking operational policies.
- Ability to sit or stand for extended periods of time.
- Ability to identify customer needs and cross-sell bank products effectively.
- Strong attention to detail, organizational skills, and problem-solving abilities.
- Ability to handle sensitive customer information with discretion and confidentiality.
- Proficient computer skills, including proficiency in the Microsoft Office Suite and banking software.
- Ability to work overtime during peak periods or to meet deadlines.

Management reserves the right to change this position description at any time according to business needs.

