



POSITION DESCRIPTION

TITLE:	Universal Banker	CATEGORY:	Full-Time
FLSA:	Non-Exempt	LOCATION:	Ottawa
SEGMENT:	Retail	REPORTS TO:	Assistant Retail Manager
SHIFT:	Monday-Friday: 8:00 a.m.-5:00 p.m. Rotating Saturdays: 9:00 a.m.-12:00 p.m.	DATE:	May 16, 2025

SUMMARY

The position of Universal Banker is responsible for processing all new account transactions, assisting customers in their selection of various accounts and financial services, cross-selling the Bank's products and services, opening, maintaining and closing of all account types, performing branch clerical duties, promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

- Assist consumer and business customers in their selection of various accounts, products, and financial services available from the Bank; ensures cross-sell opportunities are presented by applying professional sales techniques.
- Performs teller transactions with cash recycler machines for lobby and drive-thru customers.
- Interviews customers to obtain information; establishes proper identification of new customers; determines need and extent of reference investigation.
- Makes decisions regarding the opening of new accounts; assigns account numbers; completes forms requiring customer signature(s); checks credit history; accepts initial deposits; prepares all documents and items pertaining to checking accounts, savings accounts, and certificates of deposit for processing.
- Operates computer terminal or personal computer to process account activity, determine balances, and resolve problems within given authority.
- May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
- Provides effective customer service by answering customer questions; investigates and corrects errors; and resolves problems or other issues.
- Answers telephone and directs callers to the proper Bank personnel.
- Performs safe deposit duties by opening accounts, controlling access, assisting customers, and processing affiliated reports.
- Receives and processes stop payment and hold orders.
- Presents funds received from customer to teller for initial deposits; determines funds availability and obtains receipt for customer.
- Processes wire transfers, official checks, credit card orders, address changes, and check and deposit slip orders.

- Processes statements, renewal notices and interest payments for IRA and certificates of deposit accounts.
- May assist in opening and closing the vault daily, assists in balancing vault currency and coin.
- Maintains files, copies, and faxes documents, and orders and distributes supplies.
- Complete change of address on return mail as well as ensuring proper documentation for correspondence.
- Treats people with respect, keeps commitments, Inspires the trust of others, works ethically and with integrity, upholds organizational values, and accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy, shows respect and sensitivity for cultural differences, educates others on the value of diversity, promotes working environment free of harassment of any type, and builds a diverse workforce and supports affirmative action.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values, and benefits the Bank through outside activities.
- Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

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

SUPERVISOR RESPONSIBILITY

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

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10-20 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), check protector, microfilm equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. 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.

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

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements 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 deviation from these guidelines.

- High school diploma or general education degree (GED) and **1+** years of related experience and/or training, or the equivalent combination of education and experience. Work related experience should consist of a cash handling and/or customer service background. Educational experience, through in-house training sessions, formal school, or financial industry related curriculum, should be business or financial industry related.
- Basic experience, knowledge and training in branch operation activities, terminology, and products and services.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- Basic skills in computer terminal and personal computer operation, mainframe computer system, word processing and spreadsheet software.
- Basic typing skills to meet production needs of the position.
- Basic math skills: calculate interest and balance accounts, add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals, locate routine mathematical errors, count currency, coin and negotiable instruments in a timely manner.
- Effective verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with routine problems involving multiple facets and variables in standardized situations.
- Good organizational and time management skills.
- Ability to work with general supervision while performing duties.
- Current **STATE** driver's license and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

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

