



## Universal Banker

**DEPT./LOCATION:**

**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. Assists Branch Manager with employee training and coaching as needed.
18. Ensure the confidentiality of all company records and information
19. Responsible for opening and closing procedures.
20. Sweep, vacuum, and dust as needed to maintain appearance of lobby.
21. Other duties as assigned by supervisor(s).

**Desired Knowledge, Skills and Abilities:**

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

**Position Requirements:**

1. High school diploma or GED.
2. 2 years of customer service experience.
3. 2 years of cash handling experience.
4. Previous supervisory experience preferred.
5. Previous work experience in a bank setting preferred.

**Work Environment/Physical Demands:**

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer



usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 50 pounds of office supplies and/or documents throughout work shift.

**Acknowledgement:**

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.

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Print Name

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Signature

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Date