forte bank

POSITION:	**Universal Banker**
DEPARTMENT:	**Retail Operations**
REPORTS TO:	**Branch Manager**
CLASSIFICATION:	**Non-Exempt**
LAST REVISED:	**January 20, 2022**

POSITION SUMMARY- The Universal Banker position requires knowledge of both teller and new account transactions as well as operational functions of the branch. The Universal Banker will promote business for the bank by providing exceptional customer service, referring and cross-selling appropriate bank products and services. This position requires the ability to communicate effectively both in person as well as over the phone. Select Universal Bankers will have supervisory responsibilities in the absence of the Branch Manager.

PRIMARY RESPONSIBLITIES AND ACCOUNTABILITES

1. Performs teller duties and organizes balances and proofs cash daily to maintain accurate account transactions processed. Supports our relationship banking culture. Identifies payees and verifies signatures and endorsements.
2. Attracts and retains customer relationships by extending a courteous greeting in person or by phone and by providing accurate and timely customer service which includes, but is not limited to: cashing checks, accepting deposits and withdrawals, handling loan payments, processing savings withdrawals within established guidelines to ensure customer satisfaction.
3. Performs personal banker duties, opens a variety of accounts, verifies and processes changes to existing accounts, answers customer questions, and resolves related account problems to ensure customer satisfaction.
4. Answers customer telephone inquiries promptly and professionally and provides accurate information in accordance with bank policies and procedures.
5. Promotes bank products and services by identifying customer needs and suggesting appropriate products and services to solidify and enhance customer account relationships.
6. Stays current on applicable banking regulations and security procedures and practices to prevent fraud or other bank losses and to comply with regulatory requirements.

SKILLS AND ABILITIES

1. Cash handling to include counting and dispensing of currency with accuracy.
2. Ability to accurately read and enter data and transactions into various software programs.
3. Computer skills and proficiency in learning new software applications.
4. Ability to deal sensitively with highly confidential information.
5. Effective verbal and written communication skills.

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6. Ability to listen and identify the needs of customers.
7. Strong organizational, multi-tasking and prioritizing skills.
8. Detail-oriented with an aptitude for numbers.
9. Self-motivated and resourceful.
10. Ability to represent the bank in a professional and positive manner.

Education & Experience

1. High School Diploma or equivalent
2. Minimum 2 years related banking experience preferred.
3. One year account opening experience preferred.

Working Conditions:

1. Work is performed within the Bank with limited chance for personal injury. Prolonged and frequent mental and visual concentration required. Periodic stressful situations in response to multiple priorities within established deadlines. Work hours are generally during normal business hours.
2. Occasional overtime may be required due to the demand and workload of the department.

General Notice:

This position description describes the general nature and level of work performed by the employee assigned to this position and should not be interpreted as all inclusive. It does not state or imply that these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the Bank and employee and is subject to change by the employer as the needs of the Bank and requirements of the position change.

I have read and understand the duties, responsibilities, and requirements for this position.

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Employee Acknowledgement   Date

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