

JOB DESCRIPTION

Job Title	Universal Banker		
Reports to	Branch Manager	<i>EE</i> <i>Type</i>	Non - Exempt

POSITION PURPOSE

The position is designed as an entry level position into personal banking, leading to a personal banker role. Proactively acquire, retain, expand, and refer new and existing customer relationships using the relationship building process.

COMPETENCIES

- **Customer Focus** – Understand the needs of our customers and seeks clarification as needed. Responds to customers in a professional and knowledgeable manner.
- **Accountability** – Takes personal responsibility and ownership for meeting commitments and demonstrates a high level commitment.
- **Self – Motivation** – Be proactive and takes initiative to develop skills sets that enhance your career opportunities.
- **Teamwork** – Works cooperatively and collaboratively with others, and supports the success of the overall team and Bank. Participates as a team member; follows through on commitments; shares information and resources with others to further their success; supports decisions 100% regardless of personal viewpoint.
- **Values and Respects Others** – Encourages and supports diversity of thoughts and perspectives of teammates. Demonstrates honest ethical behavior at all times; treating all people fairly and make them feel valued; builds positive relationships with Bank employees.

PRINCIPLE ACCOUNTABILITIES

- Coordinate both the Personal Banker and Teller functions in the delivery of efficient, accurate, and professional service.
- Knowledge of Personal Banking products and services.
- Accurately communicates the benefits of all bank products to customers.
- Follows up with bank customers to ascertain that everything was done to the customer’s satisfaction. Cross sells products as appropriate.
- Generate and maintain profitable customer relationships while satisfying and exceeding customer financial needs and expectations
- Helps resolve customer concerns and any complaints in an efficient manner. Researches bank records to resolve problems to the customer’s satisfaction.
- Ensuring compliance with appropriate bank, regulatory agencies and legal requirements.
- Comprehensive knowledge of all bank products; ensures understanding of new bank products offered prior to marketing of the products.
- Seeks an optimum fit between customer financial services needs and bank products.
- Meets established goals set by Branch Manager.
- Completes additional responsibilities as assigned.