

Job Profile



Job title: Universal Banker I

Department: Retail

Reports to: Retail Manager

Supervises: N/A

FLSA Status: Exempt

Position Summary:

The position of Universal Banker is responsible performing routine branch and customer services duties; accepts retail and commercial checking and savings deposits; processes loan payments; cashes checks and savings withdrawals; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

Essential Functions: *The following are indicative of the essential functions required to perform this job successfully. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This profile is not intended to be all inclusive of tasks and responsibilities required; it provides a description of the critical responsibilities associated with this position.*

- Receives retail and commercial checking and savings deposits by determining that all necessary deposit documents are in proper form, and issuing receipts;
- Cashes checks, savings withdrawals and makes cash advances; confirms all necessary documents are properly authorized, are in proper form and are within authorized limits; makes decisions when questionable items are presented for cashing.
- Operates personal computer to process account activity, determine balances, and resolve problems within given authority.
- Issues official checks, traveler's checks, etc.
- Assists with night depository duties; logs bags; processes deposits; makes change orders; issues receipts and returns bags to customers.
- Receives and processes stop payment and hold orders.
- Balances cash drawer daily and verifies cash being returned to the vault.
- Provides effective customer service and assists in resolving problems within given authority.
- Records, files, scans documents, updates information, prepares wire transfers and sorts mail or reports as required.
- Answers telephones and directs callers to proper Bank personnel.
- May gather data and process various reports (e.g., currency transaction, returned items, overdrafts, callbacks, etc.)
- Processes traveler's checks, ATM deposits, credit ratings, certifications, change orders and deposit slip corrections.
- May assist in opening and closing the vault daily; assists in balancing vault currency and coin.
- Types routine letters reports and forms.
- Maintains files, copies and faxes documents, and orders and distributes supplies.

Last reviewed: January 2020

Last revised: January 2020

- Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to Equal Employment Opportunity (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; builds a diverse workforce and supports affirmative action.
- Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations; adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.
- Completes administrative tasks correctly and on time; supports the Bank's goals and values; 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.

Requirements:

Education/Experience-

- High School diploma/GED
AND
- 1+ years related experience and/or training in a financial institution

Skills & Competencies-

- Must possess superior customer service skills according to bank standards.
- Able to process up to 200 retail teller transactions daily within bank's established over/shortage thresholds.
- 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; and word processing, spreadsheet and account opening software programs
- Effective and excellent verbal, written and interpersonal communication skills
- Skilled to prioritize work, while handling multiple tasks
- Excellent attention to detail and organizational skills
- Able to function as a team player
- Great time-management skills
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities

Environmental Conditions and Physical Demands:

- The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle which includes exposure to the outside weather elements and moving mechanical parts. 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 50 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, smart phone, copy and fax machines, adding machine (calculator), scanner and image systems, scanning equipment, encoder, money counter, credit card terminal, computer terminal, laptop computer, personal computer, tablet, printers, or other equipment as directed.
 - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.
 - Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
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I, _____, acknowledge review of this job description.

Employee signature: _____ Date: _____

Supervisor signature: _____

Citizens Savings Bank & Trust Company is an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.