

Job Profile



Job title: Universal Banker II

Department: Retail

Reports to: Retail Manager

Supervises: N/A

FLSA Status: Exempt

Position Summary:

The position of Universal Banker II is responsible for performing intermediate branch and customer services duties; provides support related to branch operational activities and financial services by processing all new account-related transactions. Assists customers in their selection of various accounts and financial services; cross-sells the Bank's products and services; opens, maintains and closes all account types; performs branch clerical duties; 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.*

- Able to perform all job functions and responsibilities of Universal Banker I position.
- May assist in opening and closing the vault daily; assists in balancing vault currency and coin.
- Assists consumer and business customers in their selection of various accounts, products and financial services available from the Bank; and ensures cross-sell opportunities are presented by applying professional sales techniques.
- Interviews customers to obtain information; establishes proper identification of new customers; determines need and extent of reference investigation; and assists customers in completing credit applications.
- Provides support to all assigned areas of branch operations where service or assistance is needed, including new accounts, teller, safe deposit, vault teller and lending; and provides leadership, training and support to less experienced new account representatives and other branch staff members.
- Discusses, prepares and processes documents related to the Bank's **Electronic Banking** services.
- Makes decisions regarding the opening of new deposit accounts and loans; assigns account numbers; completes forms requiring customer signature(s); checks credit history.
- Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- May represent the Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.

- 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
- 2+ years related experience and/or training in a financial institution

Skills & Competencies-

- Must possess superior customer service skills according to bank standards.
- 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.