



<b>Title:</b>	<b>Universal Banker (UB)</b>
<b>Type:</b>	<b>Full-time</b>
<b>FLSA status:</b>	<b>Non-exempt</b>
<b>Supervisory:</b>	<b>No</b>
<b>Location:</b>	<b>Howard</b>
<b>Travel:</b>	<b>Up to 20%</b>
<b>Wed eve &amp; Sat morn hours:</b>	<b>No</b>

## Position Summary:

This position entails responsibilities that expand on the Customer Service Representative (CSR) position. Universal Bankers (UB), in general, must meet all expectations of the CSR position and display the following characteristics to deliver an unmatched customer experience:

- Enhanced understanding of bank products and services
- Maintain high relationship selling results
- Desire to become a career employee
- Provide support for other bank employees

## Key Responsibilities:

### Specific Responsibilities:

This position is charged with demonstrating superior customer service skills and following established practices and procedures while executing the following duties:

- **Customer Service**
  - Ability to complete all CSR responsibilities
  - Understand and handle customer Reg. E disputes and forward disputes onto Reg. E Dispute Processing Team
  - Resolve complex customer issues and/or complaints
  
- **Customer Relationship Development and Sales**
  - Ability to complete all CSR responsibilities
  - Skilled at opening the following complex account types:
    - Trust/Estate accounts
    - IRA plans and accounts
    - Business/Commercial accounts
  - Perform customer CD consultations
  - Understand the intricacies of FDIC insurance coverage and utilize FDIC website to suggest additional coverage options to customers

- Use their understanding of bank products and services to enhance customer relationships with the bank through cross-selling

### ➤ **Bank Operations and Procedures**

- Ability to complete all CSR responsibilities
- Completion of UB training as assigned
- Function as ATM and/or vault teller
- Ability to complete branch balancing for teller general ledgers
- Possess general understanding of general ledger
- Other duties as assigned

## **General Knowledge Areas:**

There are many regulations and requirements within the banking industry. In order to be successful in their positions, UB staff must have an elevated understanding of the following bank regulations and bank-specific policies and procedures:

### ➤ **Bank Regulations and Corresponding Bank Policies & Procedures**

- Reg. DD – Truth-in-Savings Act
- Reg. E – Electronic Funds Transfer Act
- Reg. CC – Expedited Funds Availability Act
- Reg. D – Federal Reserve Act
- FDIC Insurance

### ➤ **Bank Policies and Procedures**

- Customer Information Program (CIP) Procedures
- Privacy Policy
- Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Policy
- Information Security Program
- Business Continuity Plan
- Employee Handbook

## **Position Knowledge, Skills, and Requirements:**

### **Education:**

- High school diploma or equivalent
- Associates degree preferred

### **Experience:**

- Up to two years of relevant experience
- Financial institution experience preferred

## Skills/Attributes/Other:

- Possess and/or have ability to learn and apply basic knowledge of banking principles, products, compliance regulations, and operations procedures
- Excellent written and verbal communication skills with an emphasis on confidentiality, tact, and professionalism
- Good organizational and analytical skills; demonstrated ability to manage multiple tasks simultaneously
- Sales and service focused with strong interpersonal skills; team player
- Intermediate proficiency and experience using Microsoft Office (Excel, Outlook, Word)

## Working Conditions:

- Office environment with business professional appearance expected
- Travel outside normal work location is required

## Physical Demands:

- Overtime hours may be required to fulfill job responsibilities
- Ability to operate personal and company vehicle is required
- Valid driver's license required
- May be required to stand, stoop, bend, or sit for extended periods of time
- May be required to lift up to 20 pounds
- Dexterity of hands and fingers to operate a computer keyboard, mouse, and other devices. Needed also for money handling and counting of coin
- Close vision and ability to adjust focus; required to read a computer screen