



Position Description

Universal Banker

Department: Retail Banking

Reports To: Regional Manager

Positions Supervised: None

Job Status: Full-time

FLSA Status: Non-Exempt

Work Schedule:

Variable Schedule, Monday - Friday based on branch location; Saturday Rotation

Location: Varies

Effective: 11/9/2015

Last Reviewed:

POSITION SUMMARY

The Universal Banker plays a key role in providing retail banking services and products to customers. The Universal Banker is "Pioneer Bank" to retail customers. In addition to performing a variety of tasks associated with transacting customer requests and verifying the completeness of retail banking transactions, the Universal Banker is in the prime position to develop new business opportunities with current and potential customers.

ESSENTIAL FUNCTIONS – Primary Responsibilities and Accountabilities (90%)

Reasonable Accommodations Statement

To accomplish this job successfully, an individual must be able to perform, with or without reasonable accommodation, each essential function satisfactorily. Reasonable accommodations may be made to help enable qualified individuals with disabilities to perform the essential functions.

Essential Task Statement(s)

Relationship and Business Development (40%):

- Open new accounts, including compiling and preparing new account paperwork and applications.
- Identify the unmet needs of current and potential customers and offer appropriate products and services.
- Promote and provide information to customers on new and enhanced products, services, promotions, contests, etc.
- Promote and cross-sell exciting products and services to current and potential customers to include joint calls with other departments (i.e. investment center, loan referrals, etc.).
- Participate in community events to increase bank visibility and develop business opportunities.

Customer Service (30%):

- Assist customer inquiries and requests regarding current accounts.
- Identify and inform customers of account status discrepancies and disputes and provide options to resolve.
- Receive and process loan payments, record and issue transaction receipt.
- Receive cash and checks for deposit, verify proper endorsement, confirm deposit slip accuracy, record and issue transaction receipt.

- Process cash withdrawals from savings and checking accounts, verify signatures and account balances, examine all checks, bonds, money orders, and savings withdrawals to determine negotiability, record and issue transaction receipt.
- Answer and assist incoming callers with questions and requests; route callers appropriately.
- Receive incoming bank visitors and assist in directing them appropriately.
- Process basic IRA transactions.
- Follow-up on centralized pending file items.

Branch Operations/Ownership (20%):

- Prepare transactions for scanning (i.e. branch capture, indexing, etc.).
- Balance and transmit transactions, update of customer information, etc.
- Record all transactions promptly, accurately, and in compliance with bank procedures.
- Conduct all work in accordance with bank policies and procedures and regulatory standards to ensure safety and soundness.
- Balance and replenish cash in ATM.
- Weekly cash ordering.
- Receive, count, and balance working cash at beginning and end of each shift.
- Sort and distribute work from other offices, process mail and night depository transactions.
- Operate computer, telephone, copier, coin machine and other bank equipment.
- Travel to other locations as needed.

ADDITIONAL FUNCTIONS – Secondary Responsibilities and Accountabilities (10%)

Additional Task Statement(s)

- Work overtime, as needed.
- Provide assistance to other departments as needed.
- Perform other related duties as assigned and requested.

POSITION QUALIFICATIONS

Education: **Required** – High School Diploma or equivalent.

Preferred – Post-secondary certificate or degree in Accounting, Finance or Business.

Experience: **Required** – 1-2 years of experience in banking, insurance or other related field.

Preferred – Previous office experience.

Licenses and

Certifications: **Required** – None

Preferred – Notary

POSITION REQUIREMENTS

Competency Statement(s)

- **Accountability (core value) – accepts responsibility for own actions that influence the lives of our customers and fellow employees.**
- Accuracy – Thoroughness and strict attention to detail; does work right the first time; identifies and corrects errors; produces complete and error free work.
- Active Listening – Gives full attention to what others are saying, attentive to others' ideas and concerns; asks questions to clarify understanding.
- Conceptual Thinking – Notices similarities between different and apparently unrelated situations.
- Critical Thinking – Applying rules and logic to situations; consider factors beyond the initial information given.

- Data Entry – Proficient alpha/numeric data entry skills.
- Detail Oriented – Concentrates on routine work details; carefully monitors and examines one's own and others' work; ensures accuracy in documentation and data.
- Ethical Conduct – Acting in ways consistent with sound banking practices and the standards and values of Pioneer Bank.
- **Flexibility (core value) – willingness to change, learn new roles.**
- Forward Thinking – Anticipates potential problems and develops contingency plans in advance; anticipates the consequences of actions and situations and plans accordingly.
- Innovative – Uses creativity and alternative thinking to develop new ideas and answers to work related problems and opportunities; looks for ongoing ways to improve the process and work produced.
- **Integrity (core value) – acts with honesty without compromising the truth.**
- Judgment and Decision Making – Considers all relevant information; bases decisions on facts rather than emotion.
- Monitoring – Assess process and performance and make improvements or take corrective action when necessary.
- Oral Communication – Speaks clearly and can be easily understood; organizes and expresses ideas clearly and concisely.
- Organized – Uses time, energy, resources, information, etc. in an efficient way in order to accomplish work; ensuring files, tools, resources, etc. are in their proper places.
- Problem Solving – Anticipates problems; analyzes current procedures and processes for possible improvement; gathers information before making a decision; develops and evaluates options and possible solutions to a problem; considers how a problem and possible solutions affect other people/processes.
- Productive (Time Management) – produces the expected quantity of work; does not get bogged down in unnecessary detail; organizes work in a meaningful, practical and efficient way; work on multiple activities at the same time.
- Reading Comprehension – Read, process, understand, and apply the meaning of written text.
- **Respect (core value) – gives due respect to self and others; maintains the environment of teamwork and growth for the bank.**
- Self-control – Remains calm under stress; manages one's own behavior to prevent or reduce feelings of stress; controls one's response when questioned or criticized; remains positive in difficult situations.
- Social Awareness – Interpret and anticipate others' concerns and feelings; anticipate how others will react to a situation; says and does things to address others' concerns; notices and accurately interprets what others feel based on their choice of words, tone of voice, expressions, and other nonverbal behaviors.
- Technical Expertise – Possess in-depth knowledge and skill in areas related to the job; effectively applies technical (in-depth) knowledge of the product and process to identify and solve a range of problems.
- Thoroughness – monitors the quality of work; verifies information; carefully reviews and checks the accuracy of one's own and others' work.
- Written communication – Expresses ideas clearly and concisely; uses correct grammar and punctuation; spells correctly; uses appropriate business writing style and tailors written communications to effectively reach the target audience.

PHYSICAL DEMANDS

N (Not Applicable) Activity is not applicable to this position.

O (Occasionally) Position requires this activity up to 33% of the time (0 - 2.5+ hrs/day)

F (Frequently) Position requires this activity from 33% - 66% of the time (2.5 - 5.5+ hrs/day)

C (Constantly) Position requires this activity more than 66% of the time (5.5+ hrs/day)

Physical Activities

Activity		Lift/Carry		Push/Pull	
Stand	F	10 pounds or less	F	12 pounds or less	O
Walk	F	11 – 20 pounds	O	13 – 25 pounds	O
Sit	O	21 – 50 pounds	N	26 – 40 pounds	N
Manually Manipulate	F	51 – 100 pounds	N	41 – 100 pounds	N
Grasp	F	Over 100 pounds	N	Over 100 pounds	N
Crawl	N				
Reach Outward	O				
Reach above Shoulder	O				
Speak	F				
Climb	O				
Squat or Kneel	O				
Bend	O				

Other Physical Requirements

Vision (Near)

WORK ENVIRONMENT

Typical office environment.

GENERAL NOTICE

The bank has reviewed this job description to ensure the essential functions and basic duties are current. This job description describes the general nature and level of work performed by the employee holding this position. It provides guidelines for the job expectations and the knowledge, skills, and abilities necessary to perform successfully in this position. This job description is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional duties and responsibilities may be assigned by supervisors as deemed appropriate. This position description does not constitute an employment agreement between the Bank and employee. This position description is subject to change as the needs of the bank and the requirements of the position change.

EMPLOYEE ACKNOWLEDGMENT (Employee signs and retains a copy. Original signed copy is retained in HR.)

I acknowledge that:

_____ I have received a copy of this job description.

_____ It is my responsibility to understand and perform the associated job essential duties of the position with or without accommodation.

Printed Name: _____

Signature: _____ Date: _____