

**Job Title:** Universal Banker II – Plainville, MA

**Position Purpose**

The Universal Banker II will process all banking transactions as well as educate and cross sell customers about the bank's products and services.

**Essential Duties and Responsibilities**

*The following represents a list of essential duties and responsibilities; other duties may be assigned as required.*

- Acts as back-up in the absence of the Branch Manager, performs the opening and closing of the branch during the week and independently on Saturdays according to procedures and security guidelines. Manages and balances the vault, and night deposit under dual control. To be able to set and disarm the alarm system.
- Accurately and efficiently, opens a variety of accounts using Business Process Manager software including checking, savings, CD's, safe deposit boxes and Instant Issue Debit/MasterCard products. Processes IRA contributions, distributions, transfers, and rollovers. Proactively identifies and recommends products and services for the betterment of the customer. Accurately completes maintenance on accounts in Navigator to include but not limited to changing terms on CD's, adding addenda on accounts, changing titles and beneficiaries.
- Maintains a working knowledge of all banking products and services, and keeps current with product and service enhancements.
- Understands the difference between a variety of account ownerships such as consumer, business and nonpersonal account opening. Gathers all documents necessary to open accounts according to the CIP policy and how to title accounts correctly.
- Conduct research on customer accounts and resolves customer questions pertaining to a wide variety of circumstances involving the customer account such as; balances, check cashing, direct deposits, wire transfers, fraudulent transactions, stop payments, returned deposited items, NSF's, Interest rates, and any specials/promotions the bank may be offering. Accurately complete Maintenance & Services on Dep Accounts, CD's, debit cards, fraud, wires, check ordering, POA's, stop payments and changes to account titles and addresses.
- Promptly answer E-mails and telephone calls from customers. Provides quality service and accurate information verbally and in writing. Process mail to include deposits, account close outs, CD renewals, along with other miscellaneous requests that are received daily.
- Processes a variety of customer transactions, including but not limited to; check cashing, deposits, withdrawals, loan payments, money orders, bank checks, cash memos, balance cash drawer and maintain cash within predetermined limits.
- Perform supervisory functions including but not limited to supervisor overrides, check and wire signing according to predetermined limits. Troubleshoot and resolve customer and internal issues in a timely, friendly, and professional manner.
- Assist customers with Safe Deposit Boxes such as entering, exiting, and closing Safe Deposit Boxes.



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Coordinates safe deposit box drillings on behalf of the customer, Bank, and Lock Company.

- Provides electronic banking assistance by helping new users login to the OneLocal Bank website and the download the mobile banking app to phones and other devices. Train new users on the functionality and assets of electronic banking. Reset forgotten passwords for online banking lock outs and assisting customers with login errors.
- Accurately completes customer information in the Currency Transaction Reports (CTR's) within Integrated Teller for transactions greater than 10k dollars and complete SAR referral forms as needed according to BSA guidelines. Keep current on how to identify fraudulent scenarios and elder abuse.

#### **Other Duties**

- Maintains a working knowledge of Deposits, BSA and other compliance as it relates to their position.
- Review and keep up to date a variety of reports daily such as CD monthly maturities, new accounts, and closed accounts.
- Balances the ATM machine, TCR, Coin machine independently when needed. Assist with the end of day branch closing process, entering teller batch totals, closing of vaults, and verifying bank checks and money orders.
- Recognize referral opportunities for the Lending department, Business accounts, Greenpath Financial Wellness, and any other programs as they are established.
- Accept installment loan and overdraft protection applications along with proper documentation. Review applications for completeness and forwards to Manager for approval and processing.
- Adhere to all Bank policies and procedures that are outlined in the Bank's Employee Guidelines, such as Work Schedules and Timekeeping.

#### **Managerial Responsibilities**

- N/A

#### **Minimum Required Technical Skills and Qualifications**

- 2-4 years of banking experience and prior sales experience, preferably in a banking environment.
- In depth knowledge and understanding of Bank products and services.
- Strong organizational, communication and interpersonal skills.
- Proficient in Microsoft Office, knowledge of BPM, Premier Teller/Navigator, and Instant Issue Advantage Debit Cards.

#### **Education/Certifications/Licensure**

- High School diploma and additional training and coursework or the equivalent.
- Keeps current of all product and service enhancements and changes.

#### **Language Skills**

- Ability to read, analyze and interpret general business, technology and professional journals, technical procedures and governmental regulations.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions.



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**Physical Demands**

*The physical demands and environmental factors described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

- Must be able to travel to other branches for training purposes and for staffing purposes.
- Must be able to see and read fine print. Employee will have close visual contact with a computer monitor constantly.
- Must be able to communicate utilizing a telephone.
- Must have the mobility to allow access to all parts of the office.
- Must be willing and able to learn all the necessary computer functions.
- While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.