



Job Title: **Universal Banker I (Norfolk, MA)**

Position Purpose

The Universal Banker I serves as a primary point of contact on the teller line, delivering exceptional customer service while accurately processing a wide range of banking transactions. This role is responsible for building strong customer relationships, identifying financial needs, and recommending appropriate bank products and services to enhance the customer experience and support the Bank's growth.

Essential Duties and Responsibilities

The following represents key responsibilities of the position. Additional duties may be assigned as needed.

Teller Operations & Transaction Processing

- Accurately process customer transactions including deposits, withdrawals, check cashing, loan payments, money orders, bank checks, cash memos, and large commercial deposits.
- Maintain and balance assigned cash drawer within established limits; reconcile and document daily batch totals.
- Verify and process night deposits and commercial drop-off bags under dual control procedures.
- Assist with ATM, TCR, and coin machine balancing as needed.
- Support end-of-day branch closing procedures including teller totals, vault closing, and verification of official checks and money orders.
- Log and manage captured debit cards in accordance with dual control procedures.
- Service coin customers, maintain coin machines, and prepare coin orders as applicable.
- Assist customers with safe deposit box access and maintenance using required systems.

Customer Service & Relationship Building

- Provide prompt, courteous, and professional service to customers in person and over the phone.
- Answer questions clearly and accurately regarding products, services, and account activity.
- Proactively identify opportunities to educate customers on products and services that meet their financial needs.
- Recognize and refer opportunities to Lending, Business Banking, Financial Wellness programs, and other specialized departments.
- Resolve routine customer concerns efficiently while ensuring a positive customer experience.



Account Maintenance & Compliance

- Perform account maintenance including CD renewals, check orders, direct deposit setup, dormant account activation, auto transfer authorizations, stop payments, and debit card disputes.
- Complete Currency Transaction Reports (CTR) for transactions over \$10,000 and submit SAR referrals when appropriate in accordance with BSA/AML guidelines.
- Maintain working knowledge of deposit regulations, compliance requirements, and fraud prevention procedures.
- Identify potential fraud schemes and signs of elder abuse and escalate appropriately.
- Stay current on all Bank products, services, policies, and system updates.

Operational Support

- Maintain accurate teller logs and operational documentation.
- Print statements and checks upon customer request.
- Perform basic equipment maintenance such as replacing receipt paper, changing ink cartridges, and cleaning scanners.
- Attend required meetings and complete assigned training.
- Adhere to all Bank policies, procedures, work schedules, and timekeeping guidelines.

Minimum Required Knowledge, Skills & Qualifications

- 1–2 years of banking or teller experience preferred; prior sales or customer service experience strongly desired.
- Strong cash handling skills and attention to detail.
- Proven ability to deliver exceptional customer service and build relationships.
- Ability to identify customer needs and confidently recommend appropriate solutions.
- Strong communication and interpersonal skills.
- Ability to multitask, prioritize, and work effectively in a team environment.
- Proficient in Microsoft Office and banking systems.

Managerial Responsibilities

- N/A

Education/Certifications/Licensure

- High School Diploma or equivalent required.



Everyday Banking.

Language Skills

- Fluent in English (written and verbal).
- Ability to communicate clearly with customers, staff, and management.
- Ability to read and interpret business documents, procedures, and regulations.
- Ability to prepare written correspondence and reports as needed.

Physical Requirements

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.

- Ability to travel to other branches for training or staffing support as needed.
- Ability to sit, stand, walk, and use hands for extended periods.
- Ability to lift moderate weight as required for daily operations.
- Ability to work extensively with computer systems and read fine print.
- Ability to communicate effectively by phone and in person.
- Must have mobility to allow access to all parts of the office.
- Ability to use standard office and banking equipment
- Must be able to see and read fine print. Employee will have close visual contact with a computer monitor constantly.
- 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 as noted above. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus

Hourly Range: \$23.00-\$25.00/hour, actual compensation within the range will be dependent on experience, skillset, and ability to meet qualifications outlined in the above job description.

*For more information on our culture and benefits, please visit our careers page:
<https://www.onelocalbank.com/our-story/work-with-us>*