JOB DESCRIPTION

JOB TITLE: Universal Banker
APPROVED DATE: 01/2016

FLSA STATUS: Non-Exempt
LOCATION: Main, North or PL

DEPARTMENT: Retail Banking
SALARY GRADE: 25N

REPORTS TO: AVP, Branch Manager (Main)
Assistant Branch Manager (North and PL)

POSITION PURPOSE:
The Universal Banker is the primary person to welcome new retail banking customers to the bank. The banker will open any accounts initially requested and conduct sales interviews to identify both short and long-term needs of the customer. The Universal Banker will manage a portfolio of customers with the goal of creating net growth. The primary focus of this position is the profitable growth of retail banking through selling products, managing customer relationships and adhering to established terms and rates. Customers will be advised to use the bank products and services that best match for their needs. This position also performs Teller I/II functions as needed.

EDUCATION and EXPERIENCE:
- Education required is a high school diploma or equivalent.
- A minimum of one to three (1-3) years of progressively responsible banking experience.

CERTIFICATION / LICENSURE:
- Valid driver’s license and the ability to safely operate a motor vehicle while carefully observing traffic regulations.
- National Mortgage Licensing System (NMLS) registration under the terms of the Safe Act of 2008.
- Principles of Banking certificate or equivalent.

KNOWLEDGE, SKILLS and ABILITIES: To perform this job successfully, an individual must be able to perform each essential function satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

- Knowledge of and the ability to promote bank products
- Ability to thoroughly conduct a customer interview process, to grow and retain a profitable portfolio of customer relationships
- Ability to prioritize tasks and make quick decisions regarding customer experiences, weighing customer satisfaction issues with bank exposure to loss or fraud
- Strong attention to detail, critical thinking ability and accuracy
- Demonstrates exceptional communications with clients and other employees, providing energy, optimism and a passion for customer service
- Ability to understand and adhere to policies, procedures, regulations and laws for the department and the organization to protect assets and reputation of the bank
- Strong knowledge of general banking principles
- Ability to operate a personal computer and demonstrates strong working knowledge of Microsoft Office products and bank operating systems
DESCRIPTION OF ESSENTIAL DUTIES:

Universal Banker Functions:
- Opens, closes and completes maintenance for DDA, Savings, Certificates of Deposit, Health Savings Accounts and Individual Retirement Accounts as requested by internal and external customers.
- Originates and closes consumer loans.
- Cross-sells bank products when appropriate.
- Researches account to find discrepancies and makes corrections as needed. Upon request, may assist customer in transferring money to and from various accounts.
- Collects Community Reinvestment Act (CRA) data.
- Actively participates in the opening, closing and security of the branch.
- Completes online training as assigned.

Teller I / II Functions:
Teller I / II functions are performed as needed and / or when scheduled.
- Provides customers with fast, friendly and accurate customer service.
- Receives checking, savings, certificates of deposits and loan payments by determining that all necessary deposit documents are in proper form and issues receipts.
- Cashes checks, savings withdrawals and processes cash advances; confirms all necessary documents are properly authorized. Follows appropriate procedures when questionable items are presented for cashing.
- Issues official checks.
- Processes coin and prepares change orders for business customers.
- Balances cash drawer contents. Informs management of balance discrepancies.
- Processes night, mail and / or drop deposits, following dual control requirements.
- Answers customers’ inquiries in person or over the telephone, using the computer system to obtain required account information. Refers customers to other resources if necessary.
- Promotes the Bank’s products and services by analyzing client accounts, referring clients to appropriate staff as needed. Cross-sells products when applicable, performing on-going follow up with customers to ensure satisfaction of services.
- Completes Currency Transaction Reports and Monetary Instrument reporting.
- Reviews and determines Reg. CC funds availability.
- Follows established internal controls and monitoring activities related to the Teller role.

LEADERSHIP ROLE / RESPONSIBILITIES:
The position may be called upon to oversee a branch for a limited period of time and the employee must be capable of providing leadership and support in a variety of branch retail operations.

PHYSICAL DEMANDS: The physical demands described below 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. The phrases “occasionally,” “regularly,” and “frequently” correspond to the following definitions: “occasionally” means up to 1/3 of working time, “regularly” means between 1/3 and 2/3 of working time, and “frequently” means 2/3 and more of working time.

While performing Universal Banker functions, the employee is frequently required to talk, hear and sit.

The employee is occasionally required to stand, move about from one location to another and reach above their shoulders. The employee must occasionally lift and/or move up to 35 pounds to move items such as coin bags.
and coin boxes. In addition, the employee may occasionally climb, squat, bend or kneel.

The employee must display sufficient close vision and the ability to adjust focus to perform job duties.

If performing Teller functions, the employee is frequently required to stand, move about from one location to another, talk and hear. The employee is occasionally required to sit, climb, bend or kneel. The employee must occasionally lift and/or move up to 35 pounds to move items such as coin bags and coin boxes.

**WORK ENVIRONMENT:** The work environment characteristics described below 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 of this job.

The employee works in a standard office work environment with moderate noise.

Occasional travel to branch locations to assist with coverage may be required. Represents Southport Bank in a professional manner while in the community and attending industry functions.

The most significant duties have been included in this description. Southport Bank reserves the right to modify this job description as needed to accurately reflect duties assigned.