

Universal Banker I

Department: Retail
Reports To: Branch Manager
Direct Reports: None
FLSA Status: Non-exempt
Revision Date: December 2017

Position Summary: This position provides existing customers with a full range of banking services, including opening and processing a full range of consumer and small business deposit accounts and time deposit accounts. Meets with customers face to face to discuss personal financial goals and recommends bank services to meet those goals. Proactively assists customers and provides solutions that meet their needs. Effectively maintains a solid base of business by developing relationships with existing customers. This position also assists with marketing efforts in the growth of the branch office.

Minimum Qualifications (education and experience): High school diploma or equivalent; proven proficiency in all customer service representative functions; minimum 2 years of retail banking experience; in depth knowledge of our products and services; availability to work Saturdays on a rotating schedule – on a rotating basis (minimum of 2 per month).

Essential Position Functions: All customer service representative I, II and III position functions plus the following:

- Independently opens new consumer accounts and electronic products & services
- Independently opens small business deposit accounts and maintains relationships with small business customers
- Ability to solve customer problems quickly in a helpful manner
- Assists customer service representative associates with problem resolution
- Services as part of the E-support team at the tier (level) 2 capacity or higher for consumer and business internet banking
- Excellent listening and oral/written communication skills, can communicate with customers in written format representing HSB in a professional manner
- Excellent interpersonal skills
- Working knowledge on basic business math, including the ability to perform dividend, interest, payoff, equity and certificate penalty calculations
- Working knowledge of all deposit accounts including IRAs, WUTMA; safe deposit boxes
- Balances drawer and branch and has proven ability to problem solve when not in balance
- Demonstrates knowledge and complies with regulations on deposit accounts
- Cross sells HSB products and services which meet the customer's needs
- Ability to adapt to changing job responsibilities quickly and effectively
- Assists existing business customers with their needs
- Independently reviews and/or audits at least 3 areas listed on the Comprehensive Audit System
- Demonstrates ability to grasp lending fundamentals and can demonstrate knowledge of consumer loan products
- Leads the bank's opening and closing procedures

Other Position Functions:

- Other duties or projects as assigned

Skills, Knowledge, and Abilities: All Customer Service Representative I, II and III position requirements plus the following:

- Working knowledge of Microsoft Excel, Word, Outlook, (or similar applications), customer information systems (banking software)
- In depth knowledge of retail bank policies, procedures, regulations and banking laws and assists branch leader to ensure compliance within the branch
- Excellent verbal and written communication skills
- Excellent customer service skills
- Working knowledge of all bank products and services
- Basic math, accounting, and financial analysis skills

- Basic knowledge of loan compliance and documentation
- Working knowledge of deposit compliance and documentation
- Ability to exercise good judgment and decision-making
- Ability to exercise patience when facilitating crisis resolution for internal and external customers

I have read and understand the contents of this job description and understand this job description is intended to convey information essential to understanding the scope of the position and it is not intended to be an exhaustive list of skills, efforts, duties, responsibilities, or working conditions associated with the position.

Associate Signature

Date

Manager Signature

Date

BVS Training Classes Required for Universal Banker:

(All customer service representative I, II, & III courses, plus those listed below)

Course Number	Course Title
203	Investment Alternatives for Financial Consumers
217	Listening and Observation Skills
218	Determining Needs
220	Handling Objections
221	Closing the Sale
244	Basics of Financial Statements
246	Understanding Loan Structuring
232	Fee-Based Investments
307	Serving Seniors
315	Continued Sales Skills Development
328	Serving Customer Credit Needs
356	Introduction to Bankruptcy
402	Principles of Consumer Lending: Interview and Application
406	Clue Selling
408	Handling Problem Situations
420	Making Good Loans
1322V	The Service Edge
1420V	Making Good Loans