

## UNITED SOUTHERN BANK

**Job Title: Universal Banker**

**FLSA status: Non-Exempt**

**Department: Branch Office**

**Reports to: Branch Manager (Officer)**

**Position summary:** The Universal Banker position is the experienced level of CSR & Teller within the retail banking structure. The Universal Banker provides a variety of banking services to customers, refers or arranges financial services to meet customers' diverse needs.

**General Purpose:** Increase revenue and promote growth while providing quality customer service.

**Job requirements before applying for position:**

- One year CSR experience
- One year Teller experience
- Outgoing, positive, and consultative personality
- Projects a professional image in dress, manner, and communication
- Attentive to details and able to identify high risk situations
- Demonstrates strong initiative
- Flexible
- Knowledge of financial products and services specific to United Southern Bank
- Excellent interpersonal and communication skills
- Organize and manage multiple priorities
- Ability to work independently
- Scores above average on annual evaluations
- Support management in creating and maintaining a cohesive team. Be a leader.

**Position responsibilities:**

- Commit to advancing knowledge of sales techniques and product knowledge to better serve customers' needs
- Focus on moving from processing transactions to engaging the customer (Ask questions, make recommendations, show how to use the product)
- Open new accounts, verify and process changes to existing accounts
- Ability to prevent losses due to fraudulent transactions
- Be a problem solver
- Ability to process teller transactions and balance
- Greet and recognize customers within 5 seconds from them entering the building
- Collaborate with Managers and co-workers
- Cross sell banking products such as retail investment and trust services
- Assist and educate customers on the use of self-service products (Debit cards, Mobiliti, Online Banking, Bill Pay)
- Actively cross-train other employees on sales and product knowledge
- Comply with all BSA and Compliance regulations, rules, acts & laws
- Consistent follow up with customer inquiries
- Have strong administrative skills to make smooth referrals and set up appointments
- Performs other related duties as assigned
- Pass recertification requirements every year (product knowledge test, good evaluations, training requirements, etc.)

**Physical demands and work environment:** The physical demands and work environment characteristics 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.

- *Physical demands:* While performing the duties of this job, the employee is occasionally required to walk; sit; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and

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arms; balance; stoop; talk or hear. The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.