

Job Description

Universal Banker III

Full Service Branch

Location: Various Branch locations

Date: August 10, 2021

Reports to: Branch Manager

Supervises: N/A

Summary:

Performs loan related, administrative, and branch operation duties for the Bank Officer/Branch Manager. Provides support with the processing and handling of commercial/consumer loans. Keeps loan documentation accurate and in compliance. Professionally provides and promotes bank services to develop mutually beneficial banking relationships. Answers inquiries and provides information to customers on various accounts, loans, and other bank services including opening new deposit accounts. Assist Branch Manager and branch co-workers to achieve the branch's financial goals, while maintaining excellent quality of service and efficiency. May also require teller and branch operation duties.

Duties and Responsibilities:

1. *Knowledge & Quality Service*

- To provide friendly & courteous banking services to satisfy customers with the intent of developing long term relationships.
- To provide correct and prompt answers on customers inquiries and resolve problems immediately at first point of contact when possible.
- Must have an understanding of documentation & compliance requirements for various types of loan and deposit products.
- Maintain current knowledge on bank products, procedures and policies, including but not limited to BSA and AML.
- To provide support to the Supervisor and other Banking Officers as needed.
- Attend and participate in department meetings and other applicable bank trainings.

2. *Loan Processing and Support*

- Responsible for loan preparation process from beginning to end. This includes verifying that a complete loan application is received; pulling credit bureaus; verifying income; and verifying collateral values. Followed by preparation of loan requests for Lending Officer's signature and ordering necessary documentation, i.e., flood certifications, ordering appraisals and/or market value reports, and ordering title insurance.
- Requesting loan documents from Credit Administration and verifying that said documents are accurate and in compliance with loan regulations prior to loan closings.
- Schedule loan closings with customers.
- Obtain all pertinent loan documentation and fees at closing.
- Filing/recording of collateral liens after closings and properly preparing for booking loans.
- Assist the Lender in clearing any pending items related to the loan after closing.
- Responsible for monitoring and clearing items that remain on the Loan Exception report with an emphasis on any critical exceptions over 30 days.
- Responsible for posting decisions on Lender's daily NSF report.
- Responsible for contacting designated customers on daily past due report for collection of loan payments.
- Monitor maturing loans report and process renewals prior to loan maturity.

3. *Administrative Support and Operational Support*
 - General management of the Branch Manager's telephone calls, meetings, appointments, conventions, correspondence, incoming mail, & handling of customers.
 - Reviews status of projects and activities for the Branch Manager. Maintains pending file to enable proper follow up and assure timely completion.
 - Schedules appointments, provides information to callers, composes and types correspondence, reads and routes incoming mail and performs other administrative and clerical duties.
 - Assists with scheduling of branch staff to ensure adequate staff coverage.
 - Assists tellers as needed and oversees branch operations in manager's absence.

 4. *Business Development*
 - To meet established goals by promoting products and services to new and existing customers that are beneficial to the customer's needs. Offers assistance and provides information to customers with appropriate and timely follow-up.
 - Assists with promotional activities to increase awareness and generate new business.
 - Identify new business development opportunities.
 - Utilize Synapsys to provide efficient customer service.

 5. *Operational Excellence*
 - Maintains efficiencies by prioritizing workload and completing assigned tasks in a timely fashion.
 - Maintains desired level of accuracy and knowledge on all aspects of banking.
 - Provides accurate and timely service.
 - Handle all transactions in accordance with the bank's established policies and procedures.
- other duties as assigned*

Qualifications:

Must have a high school diploma or equivalency. Two plus years in a Universal Banker II position with knowledge of loan processing preferred. Must have experience in performing administrative/clerical duties, including composing professional customer correspondence. Candidate must have good customer service skills with the ability to communicate effectively, both verbally and in writing. Must be able to comprehend and follow instructions. Ability to add, subtract, multiply, and divide using whole numbers, common fractions and decimals. Must be able to deal with a variety of tasks and situations. Must be computer literate, proficient in Word with knowledge in Excel & PowerPoint. Typing skills are also required.

Work Environment:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee is frequently required to sit and walk. Must be able to speak and hear; use hands to operate office machines; occasionally lift and or move up to 10 pounds. Specific vision abilities required by this job include close vision and the ability to adjust focus. The noise level in the work environment is usually moderate. Work is done in a general office setting. Must be able to wear a mask while in the workplace in accordance with federal and state requirements. This position does not qualify for telework unless work can be assigned for up to a maximum of 14-days if it is deemed necessary due to business needs or a public health issue, with management approval.