

JOB DESCRIPTION

FULL SERVICE BRANCH

Universal Associate I

Reports to: Branch Manager/Branch Operations Supervisor
Supervises: N/A

Date: August 7, 2020

Summary:

Professionally and knowledgably provides and promotes bank products and services. Primary duties include assisting customers, opening new accounts, and performing teller functions. Answers inquiries and provides information to customers on various accounts and other banking services. Professionally provides financial services and offers bank products to develop mutually beneficial banking relationships. Provides basic cash receipt and payment services in accordance with established procedures. Assist Branch Manager and branch co-workers to achieve branch goals, while maintaining excellent quality of service and efficiency.

Duties and Responsibilities:

1. *Knowledge & Quality Service*

- To provide friendly & courteous banking services to satisfy customers with the intent of building long term relationships.
- Must have an understanding of various products and services offered by the bank as well as procedures and policies, including but not limited to BSA and AML.
- To provide correct and prompt answers on customers inquiries; resolve problems immediately, at the first point of contact when possible.
- To provide support to Branch Manager and other officers in meeting overall branch objectives
- Attend and participate in department meetings and other applicable bank trainings

2. *Business Development*

- To meet established goals by promoting products and services to existing and new customers that are beneficial to the customer's needs, offer assistance and provide information. Follow up as necessary.
- Assists with promotional activities to increase awareness and generate new business.
- Identify new business development opportunities and ask for their business.
- Utilize the bank's customer information systems to provide an exceptional customer experience and offer additional products that are beneficial to the customer.

3. *Operational Excellence*

- Handle all transactions pertaining to cash, cash items, checking & savings deposits, bonds and various types of payment in accordance with bank policy
- Balance cash drawer and maintain established requirements for proof errors, transaction errors, endorsement errors and incomplete work
- Maintain desired level of accuracy and knowledge on all aspects of banking
- Provide courteous, accurate, and timely service to internal and external customers.
- Process proof work accurately and within time deadlines utilizing branch capture procedures
- Maintains efficiencies by prioritizing workload and completing assigned tasks timely

Other duties as assigned

Qualifications:

High school diploma or equivalency required with prior banking experience preferred. Experience in opening new accounts and performing teller functions preferred with a minimum of one-year cash handling and customer service experience required. Applicants must possess strong customer service skills with the ability to communicate effectively, both verbally and written. 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 with high attention to detail. Must be computer literate with experience in Word and Excel preferred.

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 effectively with customers and co-workers; 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. 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.

Equal Employment Opportunity Employer/M/F/Disability/Veteran