



JOB DESCRIPTION

Job Title: Universal Banker
Department: Retail Banking
Reports To: AVP, Branch Manager
FLSA Status: Non-Exempt (Hourly)

Summary:

This position's responsibilities will include meeting customer needs by interviewing potential and existing customers desiring to open accounts while providing excellent customer service. This role must also be able to service customers through performing teller activities, which include receiving and paying out money and keeping records of money and negotiable instruments involved in a bank's various transactions.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

- Answer customers' questions and explain available services for personal and business accounts both in person and via telephone, while providing excellent customer service.
- Compile information about new accounts, enter account information into computers, and file related forms or other documents.
- Refer customers to appropriate bank personnel to meet their financial needs.
- Interview customers to obtain information needed for opening retail and business accounts.
- Assist in the verification of daily maintenance and new account review to ensure accuracy.
- Investigate, correct and follow up on discovered errors upon customers' request.
- Cash checks and pay out money after verifying that signatures are correct, written and numerical amounts agree, and accounts have sufficient funds.
- Examine checks for endorsements and verify information such as dates, bank names, identification of the persons receiving payments and the legality of the documents.
- Receive checks and cash for deposit, verify amounts, check accuracy of deposit slips, enter transactions into computers and issue computer-generated receipts.
- Balance currency, coin, and checks in cash drawers.
- Receive and count daily inventories of cash.
- Prepare and verify cashier's checks.
- Ensure operational integrity through compliance with all policies, procedures and regulations.

- Maintain customer lobby by periodically stocking waters and teas, straightening-up lounge area and making coffee.

Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- 1-3 years of personal banking experience, plus demonstrated success as a Teller.
- Proficient in Microsoft Outlook, Word, Excel.
- Knowledge of Jack Henry SilverLake preferred.
- Basic understanding of mathematics.
- Strong oral and written communication skills, including proper phone etiquette.
- Strong problem solving skills and the ability to use sound judgment when issues arise.
- Strong attention to detail.
- Display a highly professional image.
- Maintain a high level of personal integrity and confidentiality.
- Ability to proactively assist customers and build relationships.
- Ability to genuinely engage customers in conversation while providing excellent customer service.
- Ability to actively listen by giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- Knowledge of principles and methods for showing, promoting, and selling bank products or services. This includes marketing strategy and tactics, product demonstration and sales techniques.
- Possess thorough knowledge in regards to Individual Retirement Account rules and processes.

Supervisory Responsibilities

This position has no supervisory duties.

Physical Demands

The physical demands 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.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit; use hands to finger, handle, or feel; and reach with hands and arms. The employee is occasionally required to stand; walk; and stoop. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision.

Equal Opportunity Employer

Evergreen Bank Group is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, ethnicity, gender, sexual orientation, gender identity, national origin, veteran status, or disability.

Federal Deposit Insurance Corporation

Evergreen Bank Group is Member FDIC