UNIVERSAL BANKER

Salary Classification: ***Universal Banker***
Salary Range: ***$19.00-$28.00***
Exemption Status: ***Non-Exempt***

REPORTS TO: Branch Officer, Branch Supervisor

PURPOSE OF THE POSITION:

Provides various services to customers involving a wide range of tasks to support multiple banking needs to meet and exceed customer expectations.

ESSENTIAL PHYSICAL REQUIREMENTS:

Unimpaired hearing, vision, speech, movement
Must have mobility for constant movement between files and workstations.
Must have ability to operate a computer keyboard and standard office equipment

RELATIONSHIPS:

Internal: Branch personnel, Branch Officer, Training Manager, All other bank departments and personnel and Senior Management Team.

External: Customers, Auditors, Vendors, Police and Fire Departments, Protection Service Companies, Armored car companies in relation to cash shipments and other deliveries.

UNIVERSAL BANKER LEVEL I (ENTRY LEVEL): Salary Range: $19.00 - $21.00

RESPONSIBILITY/AUTHORITY:

General: Blend customer service with financial management. Monitor and adhere to all established operations and procedures. Greet and interview customers to determine financial needs.

Administer teller transactions including paying out money upon verification of signatures and customer balances, cashing checks, deposits, loan payments and customer cash advances.

Understand required customer service banking technology.

Provide prompt support for all banking related tasks to ensure customer satisfaction.

Answer and provide customer service to calls coming in on branch telephone lines.

Identify opportunities to recommend additional products or services that benefit the customer, enhancing their banking experience.

Efficiently handle the opening and maintenance of accounts including various types of Business Accounts, Trusts Accounts, Rep Payee Accounts, IRA Accounts and Power of Attorney handling.

Level 1 or 2 check cashing authority.

Testing of the burglar alarms.

Arming and disarming the branch at opening and closing hours once it has been thoroughly inspected to do so. Giving the all-clear signal for other employees to enter the branch. Must be granted an individual passcode to assist our security company with alarm situations.

Strictly adhere to established operating and security policies and procedures.

Perform other duties as requested by the Branch Officer or Branch Supervisor.

REQUIREMENTS:

High school diploma or equivalent.

Technical Banking Courses, college degree desirable.

Required to complete and pass Principles of Banking course within 12 months from date of hire.

Required to complete and pass Notary Public licensing before moving to Level II UB.

Possess the ability to work in a team environment, sharing and observing others idea, working together to compromise and achieve a common goal of customer service excellence.

Must strive for a BSA report card with minimal errors, learning from mistakes and correcting procedures as to not continue to repeat similar errors.

UNIVERSAL BANKER LEVEL II: Salary Range: $20.00-$24.00

RESPONSIBILITY/AUTHORITY:

Perform all duties as described in Level 1 with proficiency and accuracy.

Signing of official checks, check approvals and administering supervisor overrides.

Responsibility or knowledge of vault excess cash and recycler cash.

Responsibility or knowledge to order, prepare and receive fed shipments, balance onsite and offsite ATM's.

Can perform monthly surprise audits.

Can prepare monthly over-short and petty cash reports.

Maintain compliance of Check cashing & Funds availability procedures, joint access, dual control, and robbery procedures are being complied with.

Level 2 or 3 check cashing authority.

Performs other duties as requested by the Branch Officer or Branch Supervisor.

Requirements:

Must have completed and passed Principles of Banking Course and Notary Public Licensing Exam per Level II requirements.

Additional training, certifications and courses beyond what are required is strongly encouraged and may be considered as a factor in the decision to move to the next Level UB.

Possesses the ability to participate as a team member sharing skills, experience, and talent with others to assist in solving the same task or challenge with a shared responsibility to help everyone succeed.

Must maintain a minimum percentage of error from BSA on account opening and maintenance errors.

UNIVERSAL BANKER LEVEL III: Salary Range: $23.00-$28.00.

RESPONSIBILITY/AUTHORITY:

Perform all duties as described in Level 1 and 2 with proficiency and accuracy.

Order, track, and audit debit card and gift card stock.

Maintain weekly and monthly required reports.

Level 4 check cash authorization.

Wire approval authority.

Addresses unhappy customers to hear their needs and finds solutions to overcome their objections when possible. Escalates issues to a Branch Officer if the need arises.

Acts as a Supervisor when the Branch Officer is not in the branch. Acts as a Supervisor during Saturday hours.

May be identified as back-up training lead for Branch Officer when they are not available or additional assistance is required, assisting the Branch Officers in training new and lower-level Universal Banker's.

Maintain all compliance and security procedures are being complied with.

Performs other duties as requested by the Branch Officer.

Requirements:

Must be able to accurately perform all required responsibilities as listed for all UB levels. Additional training, certifications and courses are required to be considered for the highest UB Level.

Achieves and displays leadership qualities including advanced communication with customers and coworkers, accurate decision making and problem solving, motivation to continue developing skills both personally and as a team.

Performs customer service standards including responsiveness, accountability, over-delivery, availability, and friendliness to all external and internal customers, representing the quality of service that Fulton Savings Bank strives for in all customer interactions, based on its values, mission, and vision and goals.

Must maintain a BSA report card of very minimal average monthly errors.