

**TITLE:** Universal Banker  
**REPORTS TO:** Branch Manager  
**CLASSIFICATION:** Non- Exempt  
**LOCATION:** Amherst  
**DATE:** June 5, 2024

## **JOB DESCRIPTION**

---

**Summary/Objective:** The Universal Banker is focused on proactively identifying and meeting the financial needs of customers or prospects. They maintain a sales focus by acquiring new relationships and/or deepening current customer relationships through a variety of activities. This position will assist with other branch operations. This position is crucial to enhancing FFSL customer experience and promoting brand recognition in the community.

### **Essential Functions:**

- Focus on enhancing and deepening the relationship with the current customer base and engaging in outside sales activities to meet branch and company goals.
- Maintain a position of trust and responsibility by keeping all customers, employees, and company business confidential.
- Utilize marketing techniques to build relationships by actively cross selling and marketing new and existing products and services to current and potential customers.
- Accurately opens and closes accounts in accordance with operating controls, including legal, corporate, and regulatory procedures to ensure safety and security of customer assets.
- Create customer loyalty and grow customers' new or established banking relationships through a positive customer experience.
- Manage company risk through adherence to all established policies and procedures,
- Resolve customer issues accurately and provide timely correspondence.
- Provide guidance to tellers with respect to the sales and the referral process.
- Train, educate, and encourage CSR staff in their daily activities.
- Participate in community outreach activities to grow the bank's business into the community.
- Accurately process customer transactions, including but not limited to deposits, withdrawals, cashing checks, and other banking transactions. Refer customers to appropriate branch personnel and business partners when appropriate.
- Assist in securing the branch prior to opening and closing.
- Conduct financial transactions efficiently and accurately at the teller window.
- Approve transactions for CSR staff after required reviews are completed.
- Accept card applications.
- Educate customers on options to manage their financial transactions by utilizing technology, tools and resources.
- Perform daily branch responsibilities working with supervisors to maintain efficient operation of the branch.
- Compliance with all government regulations including the Bank Secrecy Act and related regulations.

### **Competencies**

- Ethical Practice – Being in accordance with the rules or standards for right conduct or practice; following processes, procedures, policies, laws and regulations that govern the bank; moral uprightness; honesty.
- Integrity –
  - Behavioral: Doing the right thing; acknowledge mistakes and demonstrate accountability for actions.

- Job based: Ensuring accurate data throughout the organization.
- Communication –
  - Delivering Messages: Ability to deliver clear and accurate messages across a variety of mediums to audiences of all sizes and backgrounds. Ensures that the delivered message is clear and understood by the listener.
  - Listening: Understands information provided by others. Listens actively and to others' views and concerns. Seeks further information to clarify ambiguity.
- Teamwork – Positively and respectfully openly participates in the collaborative effort of a group to achieve a common goal. Be committed to building an encouraging, caring, and supportive environment. Provide mutual support; be open minded to other's suggestions and contributions.
- Attention to Detail – Ensure accuracy with respect to job duties, conducting accurate transactions, balancing a cash drawer.

### **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. While performing the duties of this job, the employee is occasionally required to stand, walk, sit, use hands to finger, handle, or feel objects, tools or controls, reach with hands and arms, climb stairs, talk to hear. The employee must occasionally lift or move office products and supplies, up to 20 pounds.

### **Position Type**

This is a full-time position. Business hours of operation and scheduled workdays which will include Saturdays.

### **Travel**

- As required.

### **Required Education and Experience**

- High School diploma, GED or equivalent required.
- 1-3 years related professional experience (Universal Banker, teller, customer service representative) required.
- The ability to read and write proficiently in order to communicate in both oral and written form.
- Minimum 3 years cash handling experience.
- Experience in opening new accounts or completion of new account training is preferred.
- Ability to problem solve and provide solutions.
- Ability to stay calm when customers are stressed or upset
- Must be able to work in a team environment with the ability to interact well, and in a positive manner, with customer, co-workers, and management.

### **AAP/EEO Statement**

First Federal Savings of Lorain is an Equal Opportunity Employer-M/F/Disabled/Vet

### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.