



Everyday Banking.

Job Title: Universal Banker Specialist - Plainville, MA

Position Purpose

The Universal Banker Specialist assists with business banking transactions as well as assists branch management with the smooth functioning of the branch.

Essential Duties and Responsibilities

The following represents a list of essential duties and responsibilities; other duties may be assigned as required.

- Assists the Business Development Team and Commercial Lenders to open new business accounts. Uses DocuSign to process and track documents related to business account opening. Has a good working knowledge of Beneficial Ownership and all appropriate documents that are required to open business accounts and good working knowledge of all business compliance regulations as they pertain to account opening. Completes all DDM Abrigo questions are answered in a timely manner after account is opened.
- Maintains a working knowledge of all banking products and services, and keeps current with product and service enhancements.
- Completes maintenance using Navigator to change terms on CD renewals. Accurately and efficiently, open a variety of accounts using Business Process Manager Software including checking, savings, CD's, safe deposit boxes and Instant Issue Debit/MasterCard products. Provides guidance to customers on IRA related issues. Processes contributions, distributions, transfers, and rollovers. Proactively identifies and recommends products and services for the betterment of the customer.
- Processes a variety of customer transactions, including but not limited to; check cashing, deposits, withdrawals, loan payments, money orders, bank checks, cash memos, balance cash drawer and maintain cash within predetermined limits.
- Assists branch management in answering questions and making decision as it pertains to branch procedures. Serves as a resource for branch personal to get assistance on all banking transactions. Performs branch opening, closing and vault cash management and is responsible for setting alarms. Periodically oversees the opening and closing of the cash vault, ATM's & night deposit vault under dual control. Balances the teller totals and settles the branch. Perform supervisory functions such as including but not limited to supervisor overrides, check and wire signing according to predetermined limits.
- Acts as the primary trainer for new and existing Universal Bankers on the banks BPM (account opening), products, services, policy, procedures and culture. Provides feedback to branch management on employee training and progress.
- Provides electronic banking assistance by helping new users logging in to the online and mobile banking, downloading of the Mobile banking app to phones and other devices. Assists new users on the functionality and assets of electronic banking. Resets forgotten passwords for online banking lock outs and assisting customers with login errors.



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- Accurately completes customer information in the Currency Transaction Reports (CTR's) within Integrated Teller for transactions greater than 10k dollars and complete SAR referral forms as needed according to BSA guidelines. Keep current on how to identify fraudulent scenarios and elder abuse.

Other Duties

- Maintains a working knowledge of Deposits, BSA and other compliance as it relates to their position.
- Assist customers with Safe Deposit Boxes such as entering, exiting and closing Safe Deposit Boxes. Coordinates safe deposit box drillings on behalf of the customer, Bank, and Lock Company
- Review and keep up to date a variety of reports daily such as, CD monthly maturities, new accounts, closed accounts and Efunds.
- Promptly answer E-mails and telephone calls from customers. Provides quality service and accurate information verbally and in writing. Process mail to include deposits, account close outs, CD renewals, along with other miscellaneous requests that are received daily.
- Recognize referral opportunities for the Lending department, Business accounts, Greenpath Financial Wellness, and any other programs as they are established.
- Accept installment loan and overdraft protection applications along with proper documentation. Review applications for completeness and forwards to Manager for approval and processing.
- Adhere to all Bank policies and procedures that are outlined in the Bank's Employee Guidelines, such as Work Schedules and Timekeeping.

Managerial Responsibilities

- N/A

Minimum Required Technical Skills and Qualifications

- 2-4 years of banking experience and prior sales experience, preferably in a banking environment.
- In depth knowledge and understanding of Bank products and services.
- Strong organizational, communication and interpersonal skills.
- Proficient in Microsoft Office, knowledge of BPM, Premier Teller/Navigator, and Instant Issue Advantage Debit Cards.

Education/Certifications/Licensure

- High School diploma and additional training and coursework or the equivalent.
- Keeps current of all product and service enhancements and changes.

Language Skills

- Ability to read, analyze and interpret general business, technology and professional journals, technical procedures and governmental regulations.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions



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Physical Demands

The physical demands and environmental factors 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.

- Must be able to travel to other branches for training purposes and for staffing purposes.
- Must be able to see and read fine print. Employee will have close visual contact with a computer monitor constantly.
- Must be able to communicate utilizing a telephone.
- Must have the mobility to allow access to all parts of the office.
- Must be willing and able to learn all the necessary computer functions.
- While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.