



Everyday Banking.

**Job Title:** Universal Banker I - Norwood, MA

**Position Purpose**

The Universal Banker I will process all banking transactions as well as educate and cross sell customers about the Bank's products and services.

**Essential Duties and Responsibilities**

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

- Process 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, and documents batch totals. Processes large commercial deposits and loan payments on the back counter software. Verify and process night deposit and commercial drop off bags under dual control. Reconcile deposits and proves cash.
- Accurately complete account maintenance and services such as, renewing CD terms, Check Orders, Direct Deposit, changing dormant to active accounts, complete Auto Transfer Authorizations, Stop Pays, ATM/debit card disputes and fraud.
- Maintains a working knowledge of all banking products, services, and keeps current with all product and service enhancements.
- Assist customers with Safe Deposit Boxes such as entering, exiting, and closing SD Boxes using Business Process Manager Software.
- Provide information and guidance to customers and answer questions about products and services both in-person and by phone in a professional and helpful manner. Provide quality service and accurate information verbally and in writing.
- Log captured debit cards, notify customers, and destroy cards under dual control. Manage and keep up to date the appropriate logs related to the teller line operations.
- Balances the ATM, machine, TCR, Coin machine independently when needed. Assist with the end of day branch closing process, entering teller batch totals, closing of vaults, and verifying bank checks and money orders.
- Assist and service coin customers; service coin machine as needed, and prepare and verify coin orders, if applicable.
- 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. Has the ability to identify fraud schemes and elder abuse.
- Provide information and guidance to customers and answer questions about products and services both in-person and by phone in a professional and helpful manner.

**Other Duties**

- Maintains a working knowledge of Deposits, BSA and other compliance as it relates to the position.
- Proactively identifies and recommends products and services for the betterment of the customer.
- Recognize referral opportunities for the Lending Department, Business Accounts, Greenpath Financial Wellness, and any other programs as they are established.
- Utilizes Director to print statements and checks upon the customers' requests.



## *Everyday Banking.*

- Attends mandatory meetings and completes all required trainings as assigned or scheduled.
- Ability to change receipt paper in Receipt Now printers and coin machine, clean and change the ink cartridge in the front and back counter scanner and clean the front and back counter scanner on a regular basis.
- Adhere to all Bank policies and procedures that are outlined in the Bank's Employee Guidelines, such as Work Schedules and Timekeeping.

### **Required Knowledge Skills and Qualifications**

- 1-2 years of banking experience and prior sales experience, preferably in a banking environment.
- Proficient in Microsoft Office.
- Strong customer service and analytical skills, attention to detail and ability to prioritize tasks. Excellent communication, interpersonal skills and ability to work in a team environment.

### **Education/Certifications/Licensure**

- High School diploma and/or coursework or the equivalent.

### **Language Skills**

- Fluent English.
- Ability to interact with all management and staff.
- Ability to communicate with customers.
- 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.

### **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.