

Universal Banker

ST. CLAIRSVILLE, OH

Position Qualifications/Requirements:

- High School Diploma or General Education Degree (GED) required. Associates or bachelor's degree preferred.
- One year of banking experience **or** completion of an approved education program **or** equivalent combination of education and experience required.
- Previous experience as a teller or universal banker a plus.
- Minimum typing speed required of 25 wpm or higher keyboard speed.
- Expected to acquire and maintain a proficiency in the bank's policies and procedures, and adhere to all the laws, rules and regulations that are applicable to your conduct and the work performed in a timely manner.
- Experience in ensuring compliance with all governing regulations with emphasis on AML-BSA/SAR/OFAC monitoring and reporting.
- Work authorization: United States (Required)

Position Summary:

This position will have responsibilities for interviewing and engaging prospective customers inquiring about opening new accounts, such as, but not limited to, savings or checking accounts, gathering all appropriate information to open account and educate account holders on company or bank policies, keeps accurate records on all accounts. This role will also provide a variety of customer savings, checking and credit account transactions, as well as customer services such as sales, responsible for comprehensive, prompt and efficient customer transactions, balancing a cash drawer at the end of the shift and compare totaled amount to computer generated balancing sheet and reports any discrepancies to the supervisor as appropriate or requested. From time-to time, this position may be asked to visit/cover other branch locations and may be assigned head teller duties when needed.

Primary Responsibilities:

- Keep up to date on Bank product knowledge and be able to explain in detail all products and services to customers.
- Greet and assist customers to ascertain their needs.
- Interview customers who would like to start a deposit account.
- Print and distribute application forms, ensuring applicants fill out all fields properly.
- Proofread forms and go over with applicant.
- Enter data into computer systems.
- Hand out literature regarding company policies on all accounts.

- Ensure customers walk away educated about account benefits.
- Up-sell products that go along with new accounts.
- Prepare forms for signature cards and cashier's checks.
- Answer telephones and transfer calls to the appropriate person following customer service standards.
- Close accounts as needed.
- Initiate orders for debit cards and perform data entry for card maintenance.
- Process check orders.
- Accept and process address changes.
- Have a basic knowledge of FDIC Deposit Insurance rules.
- Discuss how to apply for a debit card, direct deposit of checks, and certificate of deposits.
- Complete CD/IRA transactions, including daily time deposit notices and daily balancing.
- Complete CD/IRA maintenance.
- Record customer deposits and fees.
- Initiate wire transfers of funds.
- Accept retail and/or commercial deposits, loan payments, process checking and savings account withdrawals.
- Process transactions, such as term deposits, retirement savings plan contributions, night deposits, and mail deposits.
- Receive checks and cash for deposit, verify amounts, and check accuracy of deposit slips.
- Cash checks and pay out money after verifying that signatures are correct, that written and numerical amounts agree, and that accounts have sufficient funds.
- Resolve problems or discrepancies concerning customers' accounts.
- Carry out special services for customers, such as ordering bank cards and checks.
- Cash checks within limits and obtaining further authorization when necessary.
- Maintain an adequate cash drawer at all times; this includes buying and selling currency from the vault as necessary.
- Balance cash drawer in accordance with Bank policies, procedures, and regulations.
- Identify transaction mistakes when debits and credits do not balance.
- Assist in ordering, receiving, verifying, and distributing cash.
- Answer customer inquiries and refer customers to the proper service area for issues that cannot be resolved at the teller line.
- Maintain the highest level of confidentiality with all information obtained.
- Promote the bank's products and services by explaining, promoting, or selling products or services using computerized information about customers to tailor recommendations.
- Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers and co-workers.
- Perform as a team member in allocating and coordinating the workflow.
- Meet expectations for attendance & punctuality.
- Contribute to the fulfilment of department and company objectives and goals.

- Comply with all department and company policies, procedures and regulations.
- Head teller duties include:
 - Supervise other bank tellers and their cash drawer.
 - Search for the cause of an overage or shortage when a teller's drawer does not balance correctly.
 - Train new tellers in bank practice and procedure.
 - Responsible for managing the vault; including balancing, transfers and ordering of cash.
- Other duties as assigned or directed.

This position is eligible for all full-time benefits, including, health, dental, vision insurance, retirement plan, disability and life insurance, and paid time off. Compensation will be commensurate upon experience level. Qualified candidates must apply, by submitting their resume and cover letter to **Meghan Ball at hr@belmontsavingsbk.com**

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