

BAC COMMUNITY BANK

Job Title: Universal Banker
Reports To: Customer Service Manager
FLSA Status: Non-Exempt
Department: Branch Operations
Category: Non Officer
Supervisory Responsibilities: None

Summary: A Universal Banker performs multiple operational functions and can fulfill the need at any Branch upon request. A Universal Banker can migrate from one role to another and is available for any employee absences, lunches and breaks as needed.

Essential Duties and Responsibilities:

- Opening and Closing a Branch
- Opening all types of New Accounts
- Must be knowledgeable on all bank products and services
- Must be able to effectively cross sell a product or service that benefits the customer's needs.
- Must be flexible to work at multiple locations upon request
- Will assist in developing associate skillset to become a Universal Banker
- Must perform all teller functions including but not limited to:
 - Deposits/Withdrawals/Transfers
 - Wires
 - Ordering cash and shipments
 - Cashier's checks
 - Stop payments
 - Safe deposit box
- Assists customer's with requests or complaints and researches account problems.
- Quotes rates, service charges, restrictions, and other relevant information about deposit accounts.
- Branch Capture
- Performs Branch Certifications and Review
- Responsible for the approval of transactions within specified limits.
- Generates CTR reports and other bank reports
- Responsible for daily, weekly and monthly report review
- Serves on task forces and committees as assigned
- Ensures regulatory compliance as applicable

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Competencies:

- Level 1 (See Competency Document)

Qualifications:

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or abilities needed to fulfill the responsibilities of the position.

- **Education/Experience:** High school diploma or equivalent and 3 years applicable experience.
- **Language Ability:** Must possess ability to read, write and understand English. Must possess written and oral communication skills.
- **Math Ability:** Ability to work with mathematical concepts as required in banking.
- **Computer Skills:** Must have general knowledge of computers with ability to use Word, Excel and Outlook with strong skills utilizing ITI.

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is frequently required to stand and walk, and rarely required to drive.

The employee must occasionally lift and/or move up to 25 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.