



**JOB TITLE:** Universal Banker I  
**FLSA STATUS:** Non-exempt  
**DATE:** January 2019  
**REPORTS TO:** Branch Manager

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### **PRIMARY PURPOSE OF JOB**

Under general supervision of a front-line supervisor, this position serves as a single point of contact for bank customers providing services such as receipt and payment of cash; opening and closing personal accounts, safe deposit boxes and debit and card cards; answering inquiries; processing checks and money orders; and referring customers for appropriate services.

### **ESSENTIAL FUNCTIONS AND PERFORMANCE AREAS - *Other duties may be assigned***

- Provides account services to customers by receiving deposits and loan payments; cashing checks; issuing withdrawals; recording night and mail deposits; selling cashier's checks and money orders; answering questions in person, via drive thru or on telephone; adhering to bank policies and procedures.
- Promotes bank products by answering inquires; informing customers of new services and product promotions; ascertaining customers' needs; directing customers to a customer service representative.
- Provides effective customer service by answering customer questions; investigating and correcting errors independently or by consulting with a supervisor.
- Reconciles cash drawer by comparing drawer totals to computer proof sheets; maintaining an accurate supply of cash and coin including maintaining the coin machine.
- Serves at Welcome Desk to greet bank customers, open safe deposit boxes and utilize the software program to alert staff of customers.
- Complies with bank operations and security policies and procedures by participating in dual-control functions; assisting in auditing other tellers currency.
- Develops a relationship with potential and current customers; interviewing customers to obtain information; establishing proper identification of new customers.
- Presents Macon Atlanta State Bank's product line up to customers in person and over the phone or online; listening to customer's needs to help determine the best fit for the customer; cross-selling where appropriate by applying professional sales techniques.
- Opens and maintains personal accounts, and corresponding products and services, such as safe deposit boxes and cards for customers; follows up as needed to provide the best possible customer service.
- Develops and maintains an in-depth knowledge of current Macon Atlanta State Bank products and services, as well as corresponding bank policies, procedures, and processes; stays current on regulations affecting MASB products and services.
- Contributes to teamwork by having flexibility for changing schedules as the need arises.

### **ADDITIONAL JOB DUTIES**

- Represents Macon-Atlanta State Bank in various community, civic, and community reinvestment functions to further enhance the Bank's image and develop additional business.
- Stays current on products available in other bank departments; matching customers to new services and product promotions; ascertaining customers' needs.
- Complies with bank operations and security policies and procedures.
- Maintains a professional appearance and work area; dressing in accordance with bank dress code; keeping work area stocked with required supplies; organizing work space for efficiency and appearance; reporting malfunctions of computers and other equipment.

- Maintains customer confidentiality and protects bank operations by guarding customer’s personal and account information; being vigilant regarding potential information security threats
- Maintains knowledge of and complies with regulatory guidelines governing financial institutions and Macon-Atlanta State Bank policies and procedures by completing assigned and voluntary training; reading and reviewing Macon-Atlanta State Bank policies & procedures at time of hire and subsequent revisions.
- Contributes to a team effort for the bank by completing other duties as needed.
- Other duties and responsibilities, as assigned.

**KNOWLEDGE, SKILLS, AND ABILITIES**

- Strong attention to detail and ability to minimize errors in work.
- Strong interpersonal and communication skills along focused on excellent customer service.
- Good understanding of bank’s products and services.
- Basic computer skills and basic knowledge of office equipment.
- Basic knowledge of math and financial calculations
- Basic professional, tactful negotiation and persuasion skills to promote and sell banking products and services
- Ability to demonstrate positive and helpful demeanor when working with the public.
- Ability to be cross-trained and flexible with daily work managing interruptions effectively.
- Ability to establish and maintain effective working relationships with staff and other employees.
- Perform other related work as assigned.

**ORAGANIZATIONAL CORE COMPETENCIES**

**Building Trust:** *Interacting with others in a way that gives them confidence in one’s intentions and those of the organization.*

**Customer Focus:** *Ensuring that the constituent perspective is a driving force behind business decisions and activities; crafting and implementing service practices that meet customers’ and own organization’s needs.*

**DEPARTMENTAL CORE COMPETENCIES**

**EDUCATION, TRAINING AND EXPERIENCE REQUIREMENTS**

- High School Diploma or equivalent required.
- Customer service experience preferred and banking experience a plus.

**PHYSICAL CONTEXT AND WORK ENVIRONMENT**

Physical Requirements	Percentage of Work Time Spent on Activity			
	0-24%	25-49%	50-74%	75-100%
<b>Seeing:</b> Must be able to see to read documents & reports and use computer.				X
<b>Hearing:</b> Must be able to hear well enough to communicate with coworkers and general public in person or via a headset.				X
<b>Sitting:</b> Must be able to sit for long periods of time.		X		
<b>Standing/Walking:</b> Must be able to move about the work area.			X	
<b>Climbing/Stooping/Kneeling:</b> Must be able to stoop or kneel to pick up items off the floor and check equipment.	X			

<b>Lifting/Pulling/Pushing:</b> Must be able to lift 30 pounds with or without reasonable assistance.	X			
<b>Driving:</b> Must be able to drive locally on occasion for work-related assignments.	X			
<b>Grasping/Feeling:</b> Must be able to type, handle documents, and use equipment and electronic devices.				X
<b>Reaching:</b> Must be able to reach above shoulder.		X		

The work environment is usually a well-lighted, environmentally controlled indoor environment with moderate level of noise. Position may require some occasional local travel.

*The statements herein are intended to describe the general nature and level of work being performed, but are not to be seen as a complete list of responsibilities, duties, and skills required of personnel so classified. Also, they do not establish a contract for employment and are subject to change at the discretion of the employer.*

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Employee Signature

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Date