

Oakwood Bank Job Description

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JOB CODE:

JOB TITLE: Universal Banker

DEPARTMENT: Bank Location

DIVISION: Bank Operations

FLSA: Non-Exempt

DATE: June 15, 2021

1. PRIMARY FUNCTION

Provides teller services to include processing transactions such as deposits, withdrawals, and cashing checks. Retain and expand customer relationships, solicit new retail business from existing and prospective customers by offering bank products and services while maintaining service standards, transaction responsibilities, and providing sincere responsive customer service.

Consistently opens at least one-third of the new accounts opened in the branch every month.

2. ESSENTIAL DUTIES AND RESPONSIBILITIES

- a. Greets customers and non-customers as they enter the bank. Accepts and verifies customer deposits, and processes loan payments. Cashes checks and processes less cash transactions within the authorized limit; obtains supervisor's approval to process transactions which exceed the authorized limits. Follows procedures to avoid fraud (verify identification, mark up account, etc).
- b. Safeguards and balances cash drawer to \$0.00 outage each day. Maintains cash drawer limits as specified. Completes applicable logs and assists with all end of the day balancing procedures as applicable.
- c. Provides a consistent level of customer service in accordance with the standards determined by branch management and regulated by retail mystery shops.
- d. Maintains the security and confidentiality of pertinent information and records.
- e. Demonstrates flexibility in responding to additional duties, projects, or schedule changes as assigned or directed.
- f. Performs special services as requested by customers, such as selling cashier checks and processes cash advances.
- g. Assists in weekly balancing of ATM and performs vault duties as needed. All of these tasks must be performed while observing proper dual control procedures.
- h. Assist customers in opening new DDA, Savings, and Certificates of Deposit (CDs) , and Individual Retirement Accounts (IRAs) by explaining our products and services to help customer in making their choice. Communicate disclosure requirements and regulations to customers in accordance with regulatory guidelines; provide disclosures and brochures as needed.
- i. Follow compliance procedures to avoid fraud. Determine eligibility of new accounts and whether to place holds on checks deposited to new accounts. Follow compliance procedures of reporting applicable transactions such as CTRs, SARs, and Reg CC holds as well as all internal audit protocols.
- j. Contribute to the profitability and growth of the bank location by selling and cross-selling banking products and services. Work in a sales-oriented environment through direct customer contact. Identify and respond to the needs of new and potential customer by listening and clarifying their needs. Make referrals to other Oakwood

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- Bank departments as best meets the needs of the customer. Send thank you cards and make follow-up calls to all new accounts.
- k. Responsible for reviewing more complex account documentation (e.g. Power of Attorney; trust and estate documents). Perform necessary account maintenance for customers as requested. Assists others in checking their daily work and maintaining files.
 - l. Perform other functions as necessary to help our customers with their needs. May include notary services, providing account information, selling and maintaining safe deposit boxes, issuing debit cards, assisting with disputes, helping customer with account reconciliation and problem resolution.
 - m. Responsible for providing passionate customer service while maintaining a high rate of accuracy and efficiency. Maintain a professional appearance in both dress and behavior. Mental concentration and attention to detail is necessary for tolerating frequent interruptions. Maintain the security and confidentiality of pertinent information and records.
 - n. Develop and maintain proficiency with job related systems and equipment by attending bank training and reading related materials.

3. KNOWLEDGE AND EXPERIENCE REQUIRED

a. EDUCATION:

High school education or equivalent required.

b. LICENSES OR CERTIFICATIONS REQUIRED:

None

c. RELATED WORK EXPERIENCE:

At least one (1) year teller or new accounts experience. Demonstrates both the ability and desire to perform the tasks with proficiency.

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4. PHYSICAL DEMANDS - Please check (✓) the areas that predominately apply.

PHYSICAL FACTORS	CARRYING
<input checked="" type="checkbox"/> Standing Stationary	<input type="checkbox"/> Up to 10 lbs.
<input checked="" type="checkbox"/> Standing/Moving About	<input checked="" type="checkbox"/> 10 - 20 lbs.
<input checked="" type="checkbox"/> Sitting	<input type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Climbing	<input type="checkbox"/> 50 - 100 lbs.
<input checked="" type="checkbox"/> Bending (stooping/crouching)	<input type="checkbox"/> 100+ lbs.
<input checked="" type="checkbox"/> Kneeling	
<input type="checkbox"/> Crawling	
<input checked="" type="checkbox"/> Reaching	
<input checked="" type="checkbox"/> Handling	LIFTING
<input checked="" type="checkbox"/> Talking	<input type="checkbox"/> Up to 10 lbs.
<input type="checkbox"/> Driving	<input checked="" type="checkbox"/> 10 - 20 lbs.
<input type="checkbox"/> Smelling	<input type="checkbox"/> 20 - 50 lbs.
	<input type="checkbox"/> 50 - 100 lbs.
	<input type="checkbox"/> 100+ lbs.
HEARING	PUSH/PULL
<input checked="" type="checkbox"/> Normal Noise Level	<input type="checkbox"/> Up to 10 lbs.
<input type="checkbox"/> Occasional Loud Noise	<input checked="" type="checkbox"/> 10 - 20 lbs.
<input type="checkbox"/> Constant/Very Loud Noise	<input type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Constant Low Level Noise	<input type="checkbox"/> 50 - 100 lbs.
	<input type="checkbox"/> 100+ lbs.
	VISUAL DEMANDS
HAZARDOUS CONDITIONS	(indicate yes or no)
<input type="checkbox"/> Respiratory Irritants	<input checked="" type="checkbox"/> Vision Essential
<input type="checkbox"/> Skin Irritants	<input type="checkbox"/> Vision Not Essential
<input type="checkbox"/> Allergic Irritants	
<input type="checkbox"/> Wet Work - Hands	
<input type="checkbox"/> Wet Work - Feet	
<input type="checkbox"/> Operation of Heavy Equipment	ENVIRONMENTAL DEMANDS
<input type="checkbox"/> Climbing Ladders	<input checked="" type="checkbox"/> Indoor
<input type="checkbox"/> Working in High Places	<input type="checkbox"/> Outdoor
<input type="checkbox"/> Use of Electrical Equipment	<input type="checkbox"/> Hot Environment
<input type="checkbox"/> Use of Sharp Utensils	<input type="checkbox"/> Cold Environment
<input type="checkbox"/> Exposure to Blood and Bodily Fluids	
	OTHER
	<input type="checkbox"/>

The preceding is intended to describe the major requirements and the major duties which comprise the framework for this job. It is not to be construed as an exhaustive statement of all the duties, responsibilities or requirements. Oakwood Bank retains the discretion to add or change the job duties at any time.

APPROVALS:

INCUMBENT EMPLOYEE

DATE

TEAM LEADER

DATE