

JOB DESCRIPTION: **UNIVERSAL BANKER**
DEPARTMENT: **MAIN LOCATION**
SUPERVISOR: **OPERATIONS MANAGER**

JOB SUMMARY

Perform all functions of banking services as they pertain to New Accounts, Teller and Loan Teller duties. Communicate effectively with current and prospective customers. Project a professional image for TrustBank by providing exceptional customer service at all times.

DUTIES

1. Open and close bank when needed.
2. Ensure that customers receive prompt and courteous service.
3. Balance cash and vault cash.
4. Balance ATM and check for supplies.
5. Work up deposit bags.
6. Work up mail deposits.
7. Approve checks within limits.
8. Assist customers in resolving account related problems.
9. Establish proper identification of all new customers, obtain credit report to determine acceptance of account, and determine product suitability to meet customer's needs.
10. Assist customers by opening new accounts such as checking, savings, money market, IRA's and Health Savings Accounts.
11. Issue and redeem certificates of deposits
12. Cross-sell products to customers..
13. Stay within compliance guidelines when opening and closing all accounts.
14. Processing ATM/Checkcard/iCard applications and conduct maintenance of cards such as updating information, activation, reset PIN's and notification by letter of compromised cards. Trouble shooting any problem with card transactions.
15. Process check orders/re-orders for customers & employees with Harland Clarke products for personal and business purposes.
16. Processing all FXIM (online banking administration) functions; retail and commercial online banking applications, external account applications, replying and doing research and follow-up on all messages and FXIM practical applications.
17. File Mortgages, Deeds, P-tax, Abstracts and Misc. items in customer loan files
18. Post Loan Payments/Advances
19. RIM/Loan Maintenance such as Address updates, Tickler updates
20. Create Loan Packets with Note, Security Agreement, Disbursement and Vehicle Titles.
21. Post loan payoffs – send copies of titles to customer.
22. Move closed files maintaining the required retention schedule and purge files according to policies.

23. Order and stock adequate supplies for the department.
24. Attend bank meetings and educational seminars as required.
25. Maintain over and short reports and transaction reports.
26. Ship and order currency and coin from Fed.
27. Maintain safe deposit box reports and bills.
28. Promote TrustBank's Values and Service Standards
29. Perform other duties as assigned

Every employee must be knowledgeable about each product and service offered by TrustBank. It is the opinion of TrustBank that the best way to learn about these products is to use them. Therefore, it is highly recommended of all TrustBank staff to personally use Online Banking and Online Bill Pay products, in particular so they are better able to market them professionally.

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