



Universal Banker

Job Classification: Full-Time, Non-Exempt

Reports to: Branch Lobby Operations Manager/Supervisor

Position Summary

The Universal Banker is responsible for conducting teller transactions and cash vault transactions in an accurate and timely manner and is also responsible for the sales and servicing of all bank products and services. Responsible for opening and closing personal and commercial new accounts. Perform maintenance to customer accounts and assist with all lobby services as requested including answering phones, safe deposit entry, answer customer questions and resolves related account problems. The Universal Banker works with the operations and lending team to achieve personal goals in the areas of deposit growth, business relationship growth, and consumer relationship growth. Also responsible for providing operational support and exceptional customer service while maintaining essential controls and safeguards. The Universal Banker identifies customer needs for bank products and services; and reports directly to the Lobby Operations Manager/Supervisor. Work involves a high level of interaction with customers and staff and requires an ability to communicate effectively with prospective and current customers.

Principal Duties and Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

1. Responsible for providing customers and potential customers with information relating to the Bank's account products and explaining the services connected to each type, such as the use of ATMs, direct deposit, and overdraft protection
2. Processes teller transactions in an accurate and timely manner (i.e. deposits, withdrawals, payments, transfers, check cashing, negotiable purchasing, etc.)
3. Accurately opens and closes accounts in accordance to operating controls, including legal, corporate, and regulatory procedures to ensure the safety and security of customer assets
4. Maintains current knowledge of the bank's new account opening procedure
5. Responds effectively to customers requesting to close their accounts, determining the reason and offering possible alternatives

6. Constantly looks for ways to improve processes that will improve the customer's experience and communicate those ideas to Branch Management
7. Processes assigned reports and/or job duties in an accurate and timely manner
8. Resolves client complaints and provides error resolution in a timely manner
9. Balances client service and risk management in error resolutions
10. Participates in branch staff training to diminish the possibility of additional occurrences of errors
11. Demonstrates knowledge and understanding of the new accounts system database to manage and maintain customer account information
12. Performs duties for entry/exit for safe deposit box customers, and opens & closes safe deposit boxes by following safe deposit box policies & procedures, if applicable
13. Assists customers with telephone inquiries to provide solutions to their banking needs
14. Assists customers with routine account-related requests; researches and resolves account service inquiries/issues; and responds to client inquiries promptly, effectively, and professionally
15. Utilizes marketing techniques to build relationships by actively cross selling and marketing new and existing products and services to current and potential customers
16. Assists with efforts to identify and implement a positive overall customer experience
17. Contributes towards fostering teamwork within the department
18. Assists with check orders, debit cards, and online services.
19. Perform all other related duties as assigned
20. Complies with federal and state regulations and all established bank policies and procedures.

Other Responsibilities

- Support and promote the Bank vision, mission and core values, organizational structure and policies and procedures.
- Must have excellent analysis, observation and decision-making skills.
- Individual should be able to work under high pressure situations and a stressful atmosphere and should remain composed.
- High degree of accuracy
- Strong organizational skills; able to manage priorities and workflow
- Ability to work independently and as a team member
- Able to communicate with people at all levels and various backgrounds
- Must be able to speak, read, write and understand the primary language(s) used in the workplace.
- Mental concentration is necessary for handling frequent interruptions and working in a fast-paced environment.
- Position can be mentally and physically stressful, may require standing for most of the work day, and may require lifting, carrying, or moving heavy boxes or bags of currency and coin.
- Ability to express written concepts clearly and concisely using correct banking forms and paperwork when required.

- Must be able to work flexible hours, as scheduled Monday through Saturday, and work at any of the bank's locations, as needed.

Education and Experience

- A self-starting individual who possesses a High School Diploma or GED, and at least two years of banking experience or equivalent combination of education and experience.
- Skills should include keyboarding: personal computer and 10-key calculator.
- Good problem-solving skills and solid decision making, effective communication, prioritization, and organization of work activities.
- Experience with Microsoft office products, including Outlook, and similar software.

Training Requirements

All employees are required to attend scheduled mandatory trainings and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

Community Involvement

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged to volunteer for bank sponsored activities, civic, charitable and community events and to be active in the communities we serve.

Management reserves the right to change this position description at any time according to business needs.

Our Hiring Philosophy:

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.