

SOUTHERN MASS CREDIT UNION

POSITION TITLE: Universal Banker

DEPARTMENT: Retail Branch Operations

CLASSIFICATION: NON- Exempt

DATE ADOPTED:

REPORTS TO: Branch Manager

SUMMARY

The Universal Banker position is an all-encompassing role which requires the associate to deliver sales solutions, service and transactions to all customers. The Universal Banker will provide a variety of transactions for members including typical consumer transactions such as cashing checks and processing checking and savings account withdrawals and balancing, while seeking opportunities to develop member relationships and identify sales opportunities

Duties and Responsibilities

- Create a positive member relationship by effectively communicating a clear understanding of the benefits of credit union products and services utilizing basic sales techniques to deepen existing and prospective member relationships.
- Handle servicing of member accounts and resolve issues efficiently and effectively, with the highest member service standards.
- Proficient in all aspects of member service including opening deposit accounts and processing consumer loans from application to closing
- Accurately process a variety of financial transactions for members including typical consumer transactions i.e., cashes checks and processes checking and savings account withdrawals and balancing duties, etc. while seeking opportunities to develop member relationships and identify sales opportunities in accordance with regulations, established policies and procedures.
- Responsible for balancing transaction input at the end of each workday.
- Conducts vault functions, including balancing of vault, CDMs, coin machines, and ATMs as applicable.
- Comprehends and adheres to security procedures.
- Recognize and Cross sell appropriate products and services to benefit the member and maintains sales goals set forth by the credit union
- Resolves problems, and answers questions regarding products and services.
- May assist with the branch operations, and with the training of branch personnel, consistent with the operational protocols established by the Credit Union.

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily, and comply with all Federal and State Regulations, and internal credit union policies and procedures. The qualifications below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Supervisory Responsibility:

No supervisory responsibilities

Language Ability:

The position requires the ability to read and interpret documents, along with the ability to write routine reports and correspondence. The incumbent must possess the ability to speak effectively in one-on-one groups or large groups and the ability to respond to inquiries or complaints in a professional manner.

Math Ability:

The incumbent should possess strong mathematical skills. He/she should also be able to apply concepts such as fractions, percentages, ratios, and proportions to credit union situations.

Reasoning Ability:

Must have the ability to define problems, collect data, establish facts and draw valid conclusions. Ability to interpret a variety of complex instructions furnished in written, oral, diagram, or schedule form.

Computer Skills:

The position requires strong experience with Credit Union Core and ancillary systems, and MS Word, Excel, and PowerPoint.

Education/Experience Required

- High School Diploma, Associates degree is preferred.
- Minimum of two years of financial services experience, including specific responsibilities for deposit and loan functions and teller operations. Familiarity with federal and state banking statutes and regulations.
- Excellent interpersonal, communication, and motivational skills required.

Working Conditions and Physical Effort

The work environment characteristics described here are representative of those an Accountant encounters while performing the essential functions of this job.

Physical Demands/Efforts

- Regular physical exertion required to lift up to 20 lbs.
- Work performed is typically sedentary with occasional periods of walking and standing. May also require stooping, kneeling and crouching.
- Utilizes finger dexterity to perform computer options.
- Must be capable of effective oral communication via writing, telephone or fact to face to face.
- Travel between locations and attend meetings.

Mental & Visual Demands

- Mental concentration required to work with numbers and spreadsheets.
- Work requires visual effort of significant duration to review documents, drive to client locations and interact with others.

Work Environment and Hazards

- Work environment is in a typical office setting free from noise and hazards.