

COMMERCIAL NATIONAL BANK
Position Description

Title: Universal Banker 2
Department: Retail
Reports To: Branch Supervisor

Purpose: The Universal Banker 2 handles customer assistance, customer relationship management through identifying needs and cross selling, and performs other necessary tasks to meet customer requests and maintain compliance. Additional responsibilities include overseeing branch money needs, basic new account functions, and supporting other tellers.

Essential Duties and Responsibilities:

1. Customer Assistance

- Accurately and efficiently processing customer transactions, to include but not limited to: deposits, withdrawals, loan payments, cash advances, cashier's checks, night deposits, and other routine requests including tasks within the Retail Top 10.
- Maintaining a cash drawer: counting and verifying cash, adhering to cash limits, daily balance of cash drawer, and prepare commercial change orders.
- Routinely provide customers with necessary account information and troubleshoot customer issues.
- Maintain confidentiality of customer information both inside and outside the bank.
- Forecasting branch money needs, FRB cash ordering and shipments, processing foreign and collection items, submitting counterfeits to U.S. Secret Service, balancing coin machine, overseeing ATM replenishment, oversee branch retention and storage, etc.
- Basic new account functions to include, but not limited to: opening of new accounts, closing of accounts, and maintenance for checking, savings, certificate of deposit, safe deposit boxes, and business accounts; submitting wires, placing stop payments, placing holds, online banking enrollment, issuing debit cards, etc.
- Conducting surprise teller drawer audits, assisting tellers with locating teller outages, reviewing work for other tellers, and approving transactions.
- Training new tellers.

2. Customer Relationship Management

- Knowledgeable of all bank products and services and ability to discuss details with customer and answer questions.
- Ability to promote a positive customer experience by displaying a friendly approach, recognizing financial needs through conversation and listening, then making appropriate product and service recommendations and referrals.
- Participate in branch and market goal initiatives.

3. Other Activities

- Ability to demonstrate compliance with all bank policies, procedures and regulations for assigned job functions to minimize risk.
- Completes all required and job-specific training.
- Promote CNB as a relationship community building financial institution with focus on volunteerism and teamwork.
- Ability to exercise judgement, raise questions to management, and adhere to policy guidelines.
- Approach co-workers positively and provide support.
- Assist in the opening/closing duties and other operational requirements of a branch

Qualification Requirements: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily.

Education: High school diploma or equivalent GED. At least one year of cash handling, banking, or sales experience required.

Supervision of Others: N/A

Physical Demands: Ability to lift boxes of coin up to 25 pounds and stand for extended periods of time.

Work Environment: Moderate to fast paced

Work schedule: Ability to work a rotating opening or closing schedule during the week and weekends as scheduled.