

Retail Banking Division

Job Title: Universal Employee I
Grade: 22
Category: Non-Exempt
Reports to: Branch Manager

Job Summary:

Incumbents in this position serve a key role as the face of United Bank in a variety of financial transactions and responsibilities. To perform this job successfully, an individual must actively and successfully engage in the **Teller and CSR job functions**. This versatile employee observes office activity to proactively fill service needs, in order to optimally and efficiently operate the bank office.

General Description/Duties:

Duties include, but are not limited to the following:

- Provides industry leading Signature Customer Service.
- Maintains and balances teller cash drawer, while handling all phases of teller transactions including checking, savings, payment, cash advance, certified check and bond redemption.
- Completes retail and commercial transactions according to established procedures, and prepares each for electronic processing.
- Uses a consultative approach to understand customers' financial needs and educates them on how to get the greatest value from our products and services.
- Provides tailored solutions (establishes and expands relationships) by opening and maintaining a variety of deposit accounts and financial services.
- Resolves product or service problems by clarifying and determining the cause of the problem, selecting and expediting the best solution, and following up to ensure resolution.
- Recognizes and refers cross-sell opportunities.
- Captures and tracks key customer interactions for delivering effective sales and service.
- Follows security measures, cash management policies, risk and internal control procedures.
- Safeguards bank assets by seeking guidance for higher risk transactions that lead to exposure to loss or fraud.
- Complies with all Federal and State banking laws and related regulations, to include but not limited to the Bank Secrecy Act.
- Builds and maintains productive relationships with co-workers and partners throughout the organization.
- Performs other duties as required.

Requirements:

- High school diploma or equivalent.
- Previous Teller and/or Bank Customer Service Representative experience strongly preferred.
- Minimum of one-year cash handling, customer service and/or sales experience required.
- Proficient computer skills and active engagement using new technology.
- Excellent interpersonal communication and presentation skills (both written and oral).
- Strong analytical and problem solving skills. Ability to derive innovative solutions.

To Apply:

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