

**EXCHANGE BANK OF NORTHEAST MISSOURI  
JOB DESCRIPTION**

**JOB TITLE:** Universal Banker  
**DATE:** July 2020  
**DEPARTMENT:** Teller Department/Operations  
**REPORTS TO:** Universal Banker Manager  
**STATUS:** Non-exempt

**SKILLS REQUIRED**

- Must be able to perform all branch transactions both over-the-counter or drive-through customer services. Must exercise accuracy, alertness, good judgment, courtesy, tact and patience, maintain confidentiality of customer transactions and Bank records.
- Strong knowledge of Bank's various products such as checking, savings, CDS, IRAs, required forms, and necessary documentation required of each product. Good proofreading skills.
- Must be able to operate a computer, calculator, and other office equipment.
- Excellent communication skills and customer service skills required.
- Requires ability to handle multiple projects in a fast-paced environment with little supervision.

**JOB SUMMARY:** Provides prompt, efficient, and excellent customer service to customers both in-person and over the phone. Be knowledgeable of all banking services and recognize customers' needs with appropriate suggestions concerning bank services. This includes processing transactions as well as opening/closing accounts, verifying and processing changes to existing accounts, answering questions regarding Bank's products, etc. all while following established Exchange Bank policies.

**PRIMARY DUTIES:**

- Accepts withdrawals, deposits, and loan payments and verifies cash and endorsements, makes change, and issues receipts.
- Receives savings deposits, pays withdrawals after verifying balance and signature, redeems US Savings Bonds
- Sells money orders, cashier's checks, process cash advances.
- Processes night deposits and mail deposits
- Maintains proper cash level and balancing in cash drawer and always keeps cash secure.
- Accepts stop payment requests, check orders and address changes, etc. and distributes to appropriate personnel for processing.
- Rolls coin, sorts money
- Answering phones, safe deposit boxes (as applicable) ATM servicing
- Open various types of accounts such as checking, savings, CDs, IRAs, etc. Assist customer in selecting account product.
- Verify and process changes to existing accounts
- Knowledgeable of banking laws and regulations and Bank's policies and procedures, especially BSA
- Performs other tasks/duties as requested by Manager as they relate to the Bank and its functions.

**EDUCATION REQUIREMENTS**

Requires a high school education/GED or equivalent work experience that demonstrates the ability to read, write, interpret and apply instructions to perform the required activities. Should have strong mathematical aptitude and ability to use computer, calculator and other office equipment.

**PHYSICAL REQUIREMENTS**

Must be able to stand for long periods of time. Be able to lift heavy coin bags or bundles of currency. Manual dexterity required.