



## **Job Title: Universal Banker II**

Reports to: Branch Manager  
Department: New Accounts

### **Summary**

Provides a full range of banking services to individual customers and commercial clients as well as providing support to branch staff. This position is responsible for answering and directing incoming telephone calls, greeting customers, and directing them to the appropriate department or person. Other responsibilities include providing teller services to clients, assisting with the cash recycler (where applicable), opening new consumer or business deposit accounts, cross-selling bank products and services, as well as providing backup support to Branch Manager with administrative work as needed.

### **Job Accountabilities:**

- Answer and direct incoming telephone calls and greet customers.
- Process transactions per customer requests. Transactions could include, deposits, withdrawals or check cashing, issuing cashier checks or gift cards, debit card services, check ordering, online banking assistance, stop payments and initiating wire transfers.
- Opens new consumer and business accounts including checking, savings, CD's, IRA's, and HSA's.
- Cross selling and promoting bank products and services by recognizing and understanding customer's needs.
- Provide extraordinary customer service by conducting business in a professional, friendly manner and building long-term customer relationships.
- Understand and adhere to all Riverland Bank standard operating policies and procedures and Federal and State banking regulations.
- Knowledge of applicable federal and state banking regulations including but not limited to the Bank Secrecy Act/Anti-Money Laundering/CIP (US Patriot Act). Report suspected non-compliance with regulations and related policies to the Compliance Officer.
- Assisting Branch Manager with balancing and auditing of cash recycler or vault(s).
- General office duties such as mail preparation, courier preparation, supply ordering and restocking of supplies, and maintaining scheduling of conference room.
- Perform opening or closing duties at the branch location as needed.
- Assist with customer appreciation events hosted by the bank.
- Attend training to enhance professional expertise.
- Candidate is encouraged to be involved in community organizations and represent Riverland Bank in a professional manner.
- Gather and distribute reports from Director and other internal programs.
- Provide Notary Public services.
- Other duties as assigned.



**Expectations:**

- Basic understanding of banking and banking products and services.
- Proficiency with Deposit Pro, LaserPro, EZTeller, Navigator and other key operating software, Microsoft Word, Microsoft Excel, Microsoft Outlook, and Windows.
- The ability to read and interpret documentation such as operating and procedure manuals.
- Provides customers with courteous, friendly service, which exceeds their expectations while processing transactions promptly, efficiently, and accurately.
- Follows a professional manner through written and verbal communications, attitude, business attire, work area, and thorough knowledge of our products and services.
- Self-motivation, good organization skills, and excellent communication and phone skills.
- Ability to identify and resolve problems and make quality decisions in a timely manner.
- Ability to multi-task and organize priorities.

**Qualifications:**

- High School diploma or equivalent
- At least two years of banking experience is required.

**Working Conditions, Physical Demands, Equipment and Tools Used:**

- The noise level in the environment is usually moderate.
- While performing the duties of this job, the employee is regularly required to stand, walk, use hands, or feel objects, tools, or controls; reach with hands and arms; and talk or hear. Ability to lift to 25 pounds.
- Vision abilities include close vision, distance vision, peripheral vision, depth perception, and the ability to focus.
- Use of personal computer, calculator, telephone, cash recycler, encoder, scanner/copier, and other general office equipment.

**EOE**

Riverland Bank is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or status as a protected veteran.

