



## JOB DESCRIPTION

**JOB TITLE:** Universal Banker (Floater)  
**DEPARTMENT:** Retail  
**REPORTS TO:** Branch Manager  
**SUPERVISES:** N/A  
**FLSA STATUS:** NON-EXEMPT

### **GENERAL SUMMARY:**

The Universal Banker- Floater (“Floater”) serves as a flexible retail banking professional responsible for supporting multiple branch locations based on staffing and operational needs. This position provides teller services, customer service support, account opening assistance, and operational coverage while maintaining exceptional customer service standards across all assigned locations. This position will routinely support the Oxford, Water Valley, and Tupelo markets as needed and will be based out of Oxford.

### **ESSENTIAL JOB FUNCTIONS:**

#### ***CSR/LOANS***

1. Assists customers in opening new deposit accounts including but not limited to Personal and Business--checking, savings, Certificates of Deposit, IRAs, Debit cards, Online Banking setup, Bill Pay, etc.
2. Recognizes needs-based sales opportunities and makes recommendations to line of business partners as needed.
3. Accepts all types of account maintenance including but not limited to: stop payments, address changes, research requests, ordering checks and wire transfers.
4. Greets customers as they enter and leave the lobby and is aware of the status of customers waiting in the lobby.
5. Clears all BSA/Account exceptions in a timely manner.

#### ***MARKET FLOAT DUTIES:***

1. Provides staffing support to assigned branch locations based on retail needs.
2. Travels to assigned market locations including Oxford, Water Valley, and Tupelo
3. Adapts to varying branch environments, staffing needs, and daily work with ease.
4. Assists branch leadership during staffing shortages, vacations, training periods, and other operational needs.
5. Completes other duties assigned in the course of a Universal Banker-Floater

#### ***TELLER***

1. Greets and serves customers in a courteous, professional, prompt, and accurate manner.
2. Receives checks and cash for deposit to savings and checking accounts, verifies deposit amounts, examines checks for endorsement and negotiability. Examines cash for validity, and processes transactions.

3. Cashes checks and processes withdrawals from savings and checking accounts upon verification of signatures and account records. Memo posts withdrawals.
4. Receives payments on loans and prepares appropriate entries.
5. Sells cashier's checks.
6. Redeems savings bonds and collects information for the 1099-INT.
7. Balances the ATM/iTM as assigned.
8. Opens night depository, logs bags, and works bags in accordance with established procedures.
9. Maintains cash draw within established cash limits; prepares excess cash/coin for processing and utilizes Teller Cash Recycler within established procedures.
10. Processes work in accordance with established procedures including, but not limited to:  
(a) Accounting for all cash in & out tickets; (b) Following procedures to locate cash outages.
11. Adapts to varying branch workflows and operational needs while maintaining service and balancing standards.

### **ESSENTIAL JOB FUNCTIONS – in all positions**

1. Processes work in accordance with established procedures
2. Follows all established security procedures to protect employees and customers
3. Demonstrates professionalism, adaptability, and teamwork in all branch environments.
4. Maintains regular and reliable attendance.
5. Completes other duties as assigned by supervisory personnel.
6. Reliable Transportation
7. Flexibility with scheduling is required to meet operational demands.

### **OTHER FUNCTIONS**

1. Works in any other area of the bank as assigned.
2. Performs additional duties as assigned.
3. Performs Notary Service for FNB customers.
4. Answers incoming customer service calls.

### **MINIMUM REQUIREMENTS**

The following skills are required to enable job holders to perform the essential functions of the job.

#### **1. SKILLS**

- The ability to discuss financial needs with customers without prompt.
- Strong verbal and written communication skills.
- Professional appearance and conduct.
- Positive demeanor when dealing with customers and coworkers.
- The ability to hand varying requests from multiple sources.
- Attention to detail and a dedication to operational excellence
- The ability to work independently for short or extended periods.
- Understanding of bank products to assist in customer service calls.

- Able to remain calm and polite under stress.

## **2. KNOWLEDGE**

- Knowledgeable about banking practices and line of business resources.
- AS400 inquiry screens.
- Network software (Office Logic, etc.).
- Imaging system for research.
- Bank products and service.
- General Bank Policies and procedures.

## **3. EXPERIENCE/EDUCATION**

*Minimum* of 1 year of customer facing banking experience OR equivalent work experience in the areas of sales, customer service or financial services.

## **4. SCHEDULING**

Normal daily working hours are 8:00 – 5:00. Later as needed for teller and branch balancing.

Saturday Rotation on iTM from 8:45 – 12:00.

Occasional 7:00 am- 3:00 pm shift on iTM

Occasional 3:00pm- 7:00 pm shift on iTM

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this classification. This is not an exhaustive list of all duties, skills, and responsibilities required of personnel so classified. FNB Oxford's management reserves the right to amend and change responsibilities to meet business and organizational needs as necessary. Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive full consideration for the job based on their ability to perform essential functions.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: [careers@fnboxford.com](mailto:careers@fnboxford.com).

*FNB Oxford is an Equal Opportunity Employer and a VEVRAA Federal Contractor.*