FNB OXFORD

JOB DESCRIPTION

JOB TITLE: Universal Banker
DEPARTMENT: Retail Banking
REPORTS TO: Branch Manager

GENERAL SUMMARY

The Universal Banker is a front-line banking professional responsible for performing both **teller and personal banking functions**. Universal Bankers are expected to transition between teller transactions, account servicing, account opening, customer assistance, and branch operations based on customer volume, staffing, and business needs.

This position requires accuracy, professionalism, flexibility, sound judgment, and a strong understanding of Bank products, policies, procedures, security requirements, and applicable regulations. Universal Bankers are expected to work independently while providing prompt, courteous, and efficient service and protecting the Bank and its customers from unnecessary risk.

Universal Bankers are responsible for both teller and banker duties and are expected to perform either function as needed throughout the workday.

ESSENTIAL JOB FUNCTIONS

Customer Service & Relationship Banking

1. Greet customers and provide professional, courteous, prompt, and accurate service.
2. Identify customer needs, explain appropriate Bank products and services, and provide or refer customers to solutions including deposit products, loans, mortgages, Cash Management, Merchant Services, and other Bank services.
3. Assist customers with questions, account research, online and mobile banking, debit cards, check orders, temporary checks, statements, and other routine banking needs.
4. Maintain awareness of customers waiting for assistance and support overall branch service levels.

Account Opening & Maintenance

5. Open and service consumer and business deposit accounts, including checking, savings, certificates of deposit, IRAs, and other products offered by the Bank.
6. Obtain and review required identification, account documentation, disclosures, ownership information, and supporting documentation in accordance with Bank procedures.
7. Establish or assist with related services including debit cards, online banking, mobile banking, Bill Pay, e-statements, and other electronic banking services.
8. Complete account maintenance including address changes, stop payments, check orders, signer or ownership changes, research requests, account closures, wire requests, and other authorized maintenance.
9. Review account documentation for accuracy and completeness and resolve assigned account, BSA, or documentation exceptions in a timely manner.

Teller & Cash Handling

10. Process deposits, withdrawals, check cashing, transfers, loan payments, cashier's checks, currency exchanges, and other authorized teller transactions.
11. Verify customer identification, signatures, account information, endorsements, negotiability, cash, and transaction amounts before completing transactions.
12. Maintain an assigned cash drawer within established limits and properly account for all cash, checks, tickets, monetary instruments, and other negotiable items.

13. Balance the teller drawer daily, identify and research outages, and promptly report unresolved differences or errors.
14. Buy and sell cash, use cash recyclers/TCRs, and assist with vault, ATM, ITM, night depository, currency, and coin responsibilities as assigned.
15. Properly strap currency, prepare coin, identify mutilated or suspicious currency, and follow established cash-handling and dual-control procedures.

Compliance, Security & Operations

16. Perform all duties in accordance with established Bank policies, procedures, internal controls, and applicable regulatory requirements.
17. Follow Customer Identification Program, BSA/AML, funds availability, record-keeping, privacy, security, and other applicable compliance procedures.
18. Remain alert for counterfeit currency, fraudulent checks, suspicious transactions, identity theft, scams, elder financial exploitation, and other unusual activity and escalate concerns according to Bank procedures.
19. Protect customer information, cash, negotiable instruments, keys, combinations, passwords, and other Bank assets.
20. Follow all dual-control, opening, closing, vault, cash shipment, night deposit, and security procedures applicable to assigned duties.
21. Complete required logs, balancing records, transaction documentation, and other operational reports accurately and timely.

Team & Branch Support

22. Move between teller and banker responsibilities as needed to support customer traffic and branch staffing.
23. Assist coworkers and other areas of the branch to ensure customers are served efficiently.
24. Maintain knowledge of Bank products, services, systems, policies, procedures, and regulatory requirements through required training.
25. Maintain regular and reliable attendance, professional appearance, conduct, and communication.
26. Perform other duties reasonably related to retail banking operations as assigned by supervisory personnel.

MINIMUM REQUIREMENTS

Education & Experience

- High school diploma or equivalent required.
- Previous banking, financial services, cash-handling, sales, or customer-service experience preferred.
- Must successfully complete required Bank training for teller operations, account opening, Bank systems, products, security, and compliance.

Knowledge, Skills & Abilities

The Universal Banker must demonstrate the ability to:

- Perform both teller and personal banking responsibilities accurately and independently.
- Handle cash and negotiable instruments accurately and balance assigned cash.
- Understand and follow detailed banking policies and procedures.
- Communicate effectively and professionally with customers and coworkers.
- Manage multiple responsibilities in a fast-paced environment.
- Provide appropriate banking solutions based on customer needs.
- Maintain confidentiality and exercise sound judgment.

- Recognize situations requiring supervisory approval or escalation.
- Remain calm, professional, and courteous when handling difficult or complex situations.
- Adapt to changing customer, staffing, and operational needs.
- Maintain a high level of accuracy, dependability, and attention to detail.

JOB DESCRIPTION DISCLAIMER

This job description is intended to provide a general overview of the responsibilities and expectations of the position and cannot anticipate or describe every duty, responsibility, circumstance, or condition that may arise during employment. The Bank reserves the right to assign, modify, expand, or reallocate duties and responsibilities at any time based on business, operational, staffing, regulatory, or customer needs. Employees are expected to perform other duties as assigned and to reasonably adapt to changing responsibilities within the scope of their employment.

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.

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