

Universal Banker Job Description

General Summary

Unity National Bank of Houston, N.A. is looking for a talented, exceptional, and enthusiastic go-getter to join the team as a Universal Banker. As a Universal Banker, you will be responsible for conducting teller transactions and cash vault transactions in an accurate and timely manner. You will also be responsible for the sales and servicing of all bank products and services. You will work with the operations and sales team to achieve personal goals in the areas of deposit growth, business relationship growth, and consumer relationship growth. You will also be responsible for maintaining current knowledge of competitor products, services, and current promotions. Responsible for providing operational support and exceptional customer service while maintaining essential controls and safeguards.

Functions and Responsibilities

- Responsible for Providing Exceptional Service
- Accurately process transactions and new account openings in a timely and professional manner
- Constantly look for ways to improve processes that will improve the customer's experience and communicate those ideas to Branch Management
- Responsible for Generating Business and Deepening Customer Relationships
- Meets or exceeds established referral and sales goals for both business and consumer clients.
- Assists in branch call efforts by reviewing, updating and calling prospect lists regularly.
- Participates in community and professional relationships for the benefit of the bank
- Responsible for Performance Management
- Maintain current knowledge of all Federal and State laws and regulations, along with the Bank's policies and procedures.
- Processes teller transactions in an accurate and timely manner (e.g. deposits, withdrawals, payments, transfers, check cashing, negotiable purchasing, etc.)
- Processes and validates accuracy of coin and currency amounts related to incoming and outgoing cash shipments.
- Responsible for monitoring and maintaining branch cash supply.
- Processes assigned reports and/or job duties in an accurate and timely manner.
- Responsible for maintaining current and accurate records of sales tracking results.
- Responsible for All Aspects of the Account Opening Process
- Maintains current knowledge of the bank's new account opening procedure.
- Maintains current bank products and service knowledge.
- Complies with all Bank policies and procedures, *including, but not limited to:*
 - ⊖ Bank Secrecy Act/Anti-Money Laundering/CIP Program (BSA/AML/CIP Program)
 - Automated Clearing House (ACH)
 - Transaction Approval Limit Procedure
 - Regulation CC: Funds Availability
 - Identity Theft Red Flags Program
 - ⊖ Regulation DD: Truth in Savings ———

Responsible for the Maintenance and Servicing of Existing Accounts

- Handles client concerns on statement reconciliation.
- Performs changes to existing accounts as requested by clients

Compliance with Regulations and Bank Security Program Requirements

- Demonstrates a working knowledge of all banking regulations as outlined in the Compliance Training program
- Demonstrates a working knowledge of the Bank's Security Program as outlined in the Branch Banking Certification program
- Completes compliance and security training assignments in a timely manner

Is a Creative Problem Solver

- Resolves client complaints and error resolution in a timely manner .
- Participates in branch staff training to diminish the possibility of additional occurrences of errors.
- Balances client service and risk management in error resolutions Exhibits Superior Time Management Skills
- Sets goals and works effectively.
- Meets deadlines.
- Manages workload in a productive manner.

Responsible for Fee Income Generation, Expense Control, and Controllable Losses

- Minimizes risk of losses, including cash differences and other controllable losses.
- Complies with the bank's Client ID, Check Cashing, Cash Control and Transaction Approval Limits policies.

Volunteers for Special Projects Within the Scope of Job Responsibilities including CRA eligible activities.

Complies with the Bank's Bank Secrecy Act and Anti-Money Laundering policies and procedures as applicable to their job function.

The responsibilities listed above although representative of the job position may not be all-inclusive and may change from time to time.

Qualifications for Universal Banker

- High School Diploma or equivalent required. Professional certificate or bachelor's degree in Accounting, Finance or Business is preferred.
- Ability to operate CRT, teller machine and 10-key calculator
- Ability to understand and apply all functions and responsibilities of this position.
- Excellent verbal communication skills and the ability to speak concisely.
- Ability to use time and resources efficiently in order to accomplish tasks.
- Professional experience anticipating common customer concerns and analyzing current procedures and processes for available improvements.
- Experience in efficient personal organization and the ability to prioritize multiple tasks.
- Thoroughness and meticulous attention to detail while seeking to identify and correct banking errors.
- Ability to express written concepts clearly and concisely using correct banking forms and paperwork when required.
- Experience seeking to improve and develop new process and ideas related to daily banking tasks.