



JOB DESCRIPTION

JOB TITLE: Universal Banker
DEPARTMENT: Retail Banking
REPORTS TO: Retail Banking Officer
FLSA STATUS: Non-Exempt
ASSIGNMENT CATEGORY: Full Time, Regular
OFFICE LOCATION(S): Freeport
ISSUE DATE: January 2025

PURPOSE AND PERFORMANCE GOALS

Responsible for processing new/existing account transactions; assisting customers in their selection of various accounts and financial products and services; cross-selling the Bank's products and services; performing branch clerical duties; and promoting business for the Bank by maintaining good customer relations and referring customers to appropriate staff.

Considered a relationship manager with a focus on sales development and relationship building, through the promotion of deposits, loans, fee-based services and the retention of customers. Responsible for understanding a full range of banking products and services to existing and prospective customers, while providing specialized customer care.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Provides a complete range of customer services, explaining available financial institution products and services for both deposits and loans, and gathering customer information to process new and existing accounts.

Identify needs of new and existing customers and offer appropriate services currently available.

Receives and screens consumer loan applications. Requests consumer application credit status, banking and personal reference. Notifies those applicants not qualified for further consideration.

Conducts the consumer loan interview, and securest the customer information necessary to initiate a loan transaction. Provides information and service to customers and others, as needed.

Underwrites consumer loans, manages past due list, manages tickler list, collections, etc.

Carries out the bank's client retention strategies, and prospects for new relationships.

Actively refers trust and insurance and brokerage services to appropriate financial institution specialists.

Follows policies and procedures related to retail and loan areas.

Reacts and responds to customers' requests in a timely manner.

Participates in sales, services, and product training meetings.

Greets, rents, and admits authorized customers to safe deposit vault area.

Greets and acknowledges all customers with a smile and "thank you for your business."



ADDITIONAL DUTIES AND RESPONSIBILITIES

Ensures that loan and deposit documents have proper signatures, dates, and other relevant data.

Underwrite, process, and verify accuracy of loan and deposit documentation.

Follows policies and procedures related to retail areas.

Follows underwriting policy guidelines and procedures.

Performs a variety of clerical duties for operations requiring knowledge of departmental procedures.

Receives checks and cash for deposits to accounts, verifies amounts, and examines checks for proper endorsement. Assists in the bank-by-mail function and night deposit envelopes.

Issues money orders and cashier checks. Balances cash drawer throughout their shift and compares totaled amount to computer generated proof sheet.

Is responsible for accurate, prompt and efficient customer transactions.

Performs other duties as necessary.

Understands and complies with related laws and compliance regulations.

QUALIFICATIONS

Good oral and written communication skills.

Knowledge and use of Microsoft Office computer applications: Word, Excel, and Powerpoint.

Good interpersonal communication and organizational skills.

Ability to operate standard office equipment such as adding machines and typewriters.

Excellent sales, interpersonal and communication skills.

Good understanding of financial products and services.

Above average computer and keyboard skills.

Good organizational skills.

Good analytical and interpersonal skills.

Ability to interact professionally with people.

EDUCATION AND/OR EXPERIENCE

High school diploma or equivalent



Successful completion of in-house training program.

2-4 years of experience in banking field.

PHYSICAL DEMANDS

Must be able to remain in a stationary position 50% of the time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery, etc. Constantly operates a computer and other office productivity machinery, such as a calculator, copy machine, and computer printer. Occasionally positions self to maintain computers, including under desks.

HOURS

Must be able to work approximately 37-40 hours/week, and should ideally have open availability 7:45 am – 5:30 pm, Monday through Friday, as well as Saturday mornings, 7:45 am – 12:30 pm, on an as needed basis.

WORK ENVIRONMENT

This position requires time spent working in all branch locations, as needed. The worker is not substantially exposed to adverse environmental conditions.

- Associates are held accountable for all duties of job -

Acknowledgement:

I have read and understand all of the above. I have reviewed the duties for which I am responsible, and understand this job description may be modified in writing at any time. This job description excludes marginal functions, incidental duties and special projects which I may be required to perform when assigned. I understand that this document does not create an employment contract and that I am employed by Citizens State Bank, Lena, IL, on an "at-will" basis.

Associate Signature: _____ Date _____

Human Resource Signature: _____ Date _____