



## Job Posting

**Position:** Universal Banker

**FLSA Status:** Non-exempt

**Pay Range:** \$17.00-21.00

**Department:** Retail

**Location:** Covington

**Hours Needed:** M-F 8:30-5, Saturdays

### Position Summary:

Performs the responsibilities of both a head teller and a CSR, assisting customers in a multitude of areas. Has control of the vault and assists the branch manager as needed.

### Job Responsibilities:

- Open all New Accounts accurately and efficiently
  - IRA plans
  - CD renewals
  - Commercial and special use checking
  - Personal and Minor LAUTMA checking and savings
  - Safe boxes
- Perform New Account Due Diligence
- Ensure all documents are properly scanned upon opening or maintenance changes (signature card/debit card)
- Perform account maintenance as needed – hot card/reorder; close accounts, reset PINs, order checks, reset online banking passwords
- Answer customer inquiries regarding interest rates, service charges and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
- Close accounts when requested, ask probing questions to determine if there was a service error and try to retain the relationship if possible
- Complete wires with/for customers and process transactions and OFAC before sending to the wire department
- Refer customers to proper department for issues that cannot be resolved
- Receive checking and savings deposits:
- Verify cash and endorsements, obtain proper identification, and issue receipts.
- Examine checks deposited and complete hold notices, availability based on regulation requirements for funds availability.
- Process savings withdrawals. Cash checks:
  - Verify endorsement, obtain proper identification, and ensure validity of negotiable items presented.
- Identify counterfeit currency.
- Answer basic customer inquiries regarding interest rates, service charges and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
- Refer customers to proper department for issues that cannot be resolved at the teller line.
- Count and roll loose coins.
- Issue personal money orders and cashier's checks
- Accept loan payments: verify payment amount and issue receipts.
- Buy and sell currency from the vault as necessary, ensuring teller cash drawer remains within limits
- Ensure teller station is properly supplied.
- Close accounts when requested.

- Balance drawer daily
- Redeem U.S. Savings Bonds.
- Complete currency transaction reports, monetary instrument logs, and report suspicious activity as required
- Conduct monthly vault teller audits and vacation/sick audits
- Consistently support the Bank and its Core Values
- Follow all bank policies and procedures.
- Additional duties may be assigned by supervisor

**Requirements:**

- High school diploma or equivalent
- 2+ years experience in banking
- Clerical, administrative, or sales experience preferred
- Basic math
- Knowledge of customer service principles
- Customer focused
- Excellent accuracy and attention to detail
- Ability to operate a computer and navigate software
- Exceptional verbal and interpersonal skills
- Excellent organizational, time management, and decision-making skills
- Honesty and integrity
- Ability to follow directions, comprehend new training, and adapt to changes in policy and procedures

**Benefits:**

- Medical, Dental, and Vision Insurance
- Company Provided Life and Disability Insurance
- Paid Time Off
- 401(k) with Employer Match
- Tuition and Professional Development Assistance

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