

POSITION TITLE: Universal Banker - 1
REPORTS TO: Retail Manager
CLASSIFICATION: Full-Time, Non-Exempt
REVISED: 11/12/25

SCOPE:

The Universal Banker - 1 position is part of the bank's Retail Department and will report directly to the Retail Manager. The primary responsibilities of this position are to help service customers with the paying and receiving functions of the bank, deepen customer relationships and attract additional customers. This position is responsible for taking deposits, withdrawals, and transfers for customers and selling money orders and the like. This position may also be responsible for opening new deposit accounts as needed and assistance with retail banking services.

In addition, the Universal Banker- 1 is responsible for selling additional products to customers and prospects and supporting the overall sales efforts of the bank, balancing the cash, staying within drawer limits, and understanding related compliance regulations related to applicable bank and retail services. This position is part of the bank's overall team of employees, and, as such may be asked to support other areas as needed. As part of the customer support responsibilities, this position must understand bank products and services and the bank's core platform technology. This position will be required to perform duties at branch locations in St. Ansgar and Stacyville.

ACCOUNTABILITIES:

Customer Service: 40%

- Perform paying and receiving functions for customers. This will include taking deposits, withdrawals, and transfers from customers. Additionally, the Universal Banker may sell money orders, open accounts and help customers with related retail services.
- Understand and comply with the related laws and compliance regulations that pertain. Examples include bank secrecy act, privacy, and funds availability policy.
- Provide a high level of customer service. This includes understanding customer needs, as well as understanding the bank products offered.
- Support customers with maintenance questions concerning their accounts. This may include address changes, online and mobile banking questions, check orders and the like or referral to appropriate department.
- Must be able to perform duties at branch locations in St. Ansgar and Stacyville.

Sales: 20%

- Support the overall branch sales effort. Direct sales goals may be established by management for such items as ATM/debit cards, direct deposit, or referrals for other bank retail products such as statements, online and mobile banking.
- Participate as part of various retail product campaigns the bank initiates.
- May assist customers with opening and closing deposit accounts.
- This position will know other products the bank offers. In that capacity, this person will refer customers to the appropriate department in the bank for service. This may include loans, business and trust accounts, certificate of deposits and the like.

Cash Handling: 25%

- Ensure that the assigned cash balances daily and is kept secure at all times.
- Must keep cash drawer within assigned drawer limits.
- ATM maintenance and balancing.
- Other cash handling duties as assigned.

Other: 15%

- Process night deposits including recording items and verifying currency.
- Understand laws and regulations applicable to the banker and teller functions.
- As part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.
- Must have the interest and ability to participate in local community events and organizations.

COMPETENCIES:

Adaptability:

- Able to adjust quickly to different work situations; remain composed under pressure and in stressful situations.

Attention to Detail:

- Regard for important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details.

Cash Handling

- Must be able to handle cash and be accurate with basic mathematical transactions.

Change Management:

- Must embrace change and see change as opportunity. Must be willing to express and support management's ideas to affected staff.

Customer Orientation:

- Respond sensitively to the needs and priorities of the customer; recognize and take appropriate action to meet their needs; establish an effective working relationship with customers to gain their respect and loyalty.

Oral Communication:

- The ability to express thoughts and ideas in a clear and concise manner to a variety of audiences.

Professionalism:

- Project a positive image of the bank to all internal and external customers.

Sales:

- Must understand the role of sales and customer service in a community bank environment. Must be able to discover customer needs and be able to obtain and or refer new customer accounts as requested.

EDUCATION AND SPECIAL REQUIREMENTS:

- Associates degree or equivalent preferred.
- 2-4 years experience in a related customer service position, banking experience preferred but not required.
- This job requires skills needed in a typical office environment. This includes computer skills, communication skills, as well as utilization of office equipment.
- Must have the dexterity to count money.