



**Position:** Universal Banker  
**Reports To:** Retail Operations Supervisor  
**FLSA:** Non-Exempt  
**Location:** Ability to work at any location

### **Position Summary**

The position of Universal Banker is to promote and service a variety of banking products as well as assist our clients either in-person, by telephone, and by email within all Three Rivers Bank's locations in accordance with the organization's Mission Statement and Core Values. As a Universal Banker you will provide exceptional customer service and build relationships with new and existing clients to be able to refer them to other team member(s) or department(s) for additional services. This position will support various departments within the Bank including Customer Experience Specialists, Tellers, ITM Tellers, and Personal Bankers. This position will work at all Three Rivers Bank locations. The position reports to the Retail Operations Supervisor.

### **Essential Functions**

Provide backup support to Retail Team depending on current need.

### **Customer Experience Specialist**

- Represent Three Rivers Bank in a professional manner which includes a professional image, confidentiality, a positive "can-do, get it done" attitude, good attendance, punctuality, flexibility, and adaptability in meeting bank and customer needs
- Greet and direct customers using a professional demeanor. This includes walk-in, email, telephone, or through an ITM. Ensure customers are treated with a high degree of friendliness, and always striving to meet the customer's requests.
- Correctly and efficiently transfer calls to the appropriate team member.
- Performing open and closing procedures including: Ensuring telephones are turned on daily at 8:00 a.m. and changed to Night Service at 5:00 p.m. and coordinating automatic door locks for opening at 9:00 a.m. and closing at 4:00 p.m. Monday – Thursday and closing at 5:00 p.m. on Fridays.
- Assisting customers with operating Interactive Teller machines to complete counter check requests, debit card orders, change order requests, non-cash

deposits and loan payments, and providing Online banking support by setting up new users and unlocking account access.

- Verification of Wire Transfers to Customer accounts.
- May be asked to perform supporting duties that may include quality control on scanned documents and providing notary services for bank customers.
- Collect, sort, and correctly distribute incoming mail and packages.
- Manage bank returned mail and log all packages according to bank procedure.
- Responsible for setting up any lobby customer thank you events – cookies or other items available during certain events.
- Maintain knowledge of banking products and services with the ability to make recommendations to customers to cross sell products.
- Must provide superior internal and external customer service: must demonstrate self-governance, courtesy, and respect toward all external customers and vendors as well as internal customers (Team Members).
- Provide exceptional customer service internally and externally while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Adherence to the Advantage Business model and being Montana Tough.

### **Tellers/ITM Tellers**

- Process, pay, and receive transactions to include deposits, withdrawals, cash checks, process loan payments and payoffs, and process and post credit card payments through remote video conferencing promptly or in person.
- Display an engaging, on-screen presence and positive attitude, while effectively communicating through ITM screen.
- Learning and maintaining technological skills for the operation of the Interactive Teller Machine (ITM).
- Issue cashier checks.
- Order checks for customers.
- Process foreign currency transactions.
- Assist with outgoing wire transfer requests.
- May assist customers with safe deposit rent payments and entrance to boxes.
- Process bank by mail and night deposit transactions.
- Process change orders for customers.
- Complete and review BSA/AML reports when necessary.
- Assist customers with account inquiries and reconciliation.
- Handle cash and all transactions with accuracy and within cash limit authority.
- Balance cash drawer at end of shift, print settlement tickets using cash recycler, research, and correct off ages.
- Balance ATM cash.
- Process credit card advances, post payments, and respond to credit card inquiries.
- Review and process mobile capture items including items via remote deposits.
- Process work timely and submit batches with minimal errors.

## **Personal Banker**

- Open deposit accounts and related products following procedures for reviewing, approving, or denying applications for consumer and business customers.
- Assist with closing accounts as requested by customer or Bank initiated closures; I.E. NSF, fraud, etc.
- Assist customers with online banking issues.
- Open, renew, or redeem Certificates of Deposit.
- Assist with opening and servicing Health Savings Accounts (HSA) and Individual Retirement Accounts (IRA).
- Enter new account data and file maintenance into system.
- Look for opportunities to offer additional products and services to all customers
- Issue Debit Cards, assist with customer inquiries, and research, resolve and maintain Debit card disputes.
- Complete scanning and/or electronic filing of account documentation daily
- Assist with monthly reports.
- Assist customers with routine transactions such as address changes or stop payments.
- Research and resolve customer inquiries.
- Be familiar with Bank's Online Banking, Merchant capture, Courtesy Pay (overdrafts) Program, and Interactive Teller Machines.

## **Additional Responsibilities**

- Must have the flexibility to work the open to close shift by clearing and opening the bank for employees before bank hours and/or closing the bank with the tellers at the end of the day.
- Willing and able to work at any other bank location as needed.
- Assist with Notary requests.
- Complete required compliance and educational training annually.
- Participation in Bank Committees as Assigned or requested.
- Participate in a minimum of two Heritage Club events annually.
- Participate in two Highlander Cross Country or Track events annually.
- Participate in two other Bank sponsored community events per year.

## **Skills and Competencies**

- Prior Banking experience preferred.
- Minimum of one year customer service experience.
- Must be able to provide courteous, personal attention to promote individual customer satisfaction and the public perception and reputation of the organization.
- Treats all customers with respect even in the most negative situation.
- Computer proficiency required – ability to use internet, email and Microsoft Office Word, Excel and provide backup for the ITM Teller during breaks.
- Must be bondable.
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization.
- Must always maintain confidentiality due to the nature of information about customers and transactions.
- Work cooperatively and respectfully with all Bank Team Members.

- Self-directed must fulfill the position's responsibilities with minimal supervision.
- Must be able to prioritize and organize responsibilities to maximize productive results.

**Physical Demands**

- Normal office environment.
- Extended PC viewing, keyboarding with periods of sedentary work.
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms.
- May be required to occasionally lift/move up to 30 pounds.

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name