

JOB TITLE: Universal Banker (Lending and Retail)
LOCATION: Tupelo

GENERAL SUMMARY

This position serves customers in multiple areas of the bank to include Lending and Retail. Is responsible for assisting loan officers in obtaining required information and documentation pertaining to commercial, installment, and mortgage loans. Opens new deposit accounts and provides services for existing deposit accounts. Performs teller transactions as necessary. Required to function independently, professionally, and with courtesy. Expected to follow all established policies and procedures to minimize banks' exposure to risk. Must be highly flexible to adapt to various work duties needed daily and must be dependable.

ESSENTIAL JOB FUNCTIONS

- Receives instructions from loan officer for loading of loan application and assists in pulling credit reports, ordering title work, appraisals, flood certifications, title insurance, and any other documentation required to present loan for processing.
- Prepares support documentation for all loans and follows up on collateral and financial tracking items as needed.
- Assists customers in opening new deposit accounts and recognizes needs-based sales opportunities and makes referrals for loans, Merchant Card Services, Cash Management Services.
- Accepts all types of account maintenance including but not limited to: stop payments, address changes, research requests, ordering checks and wire transfers.
- Greets customers as they enter and leave the lobby and is aware of the status of customers waiting in the lobby.
- Receives checks and cash for deposit to savings and checking accounts, verifies deposit amounts, examines checks for endorsement and negotiability. Examines cash for validity and processes transactions. Receives payments on loans and prepares appropriate entries.
- Completes customer service requests such as: Change of Address, Request for Research, requests for temporary checks. Accepts check orders.

MINIMUM REQUIREMENTS

The following are required to enable job holders to perform the essential functions of the job:

- The ability to approach customers, without apprehension, and inquire about their needs.
- Strong verbal communication skills.
- Professional appearance and conduct.
- The ability to handle multiple requests from multiple individuals simultaneously.
- High level of awareness of everything taking place in an environment that can be extremely busy at times.
- Understanding of bank products to assist in customer service calls.
- Able to remain calm and polite under stress.

EXPERIENCE/EDUCATION: Minimum of 3 years of banking experience OR equivalent work experience in the areas of sales, customer service, loan or legal services.