## JOB DESCRIPTION

JOB TITLE: UNIVERSAL BANKER

**LOCATION:** Tupelo, MS

**SCHEDULE:** Monday – Friday, 8:00 am – 4:30 pm

## **GENERAL SUMMARY**

This position serves customers in multiple areas of the bank. 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.

Assists customers in opening new deposit accounts including but not limited to Personal and Business--checking and savings accounts, certificates of deposit, IRAs, and debit cards. Recognizes needs-based sales opportunities and makes referrals for loans, Merchant Card and 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.

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. Cashes checks and processes withdrawals from savings and checking accounts upon verification of signatures and account records. Receives payments on loans and prepares appropriate entries. Sells monetary instruments.

## **EXPERIENCE/EDUCATION**

High school diploma or equivalent with a minimum of 1 year of frontline banking experience OR equivalent work experience in the areas of sales, customer service, or financial services.

FNB Oxford Bank is an Equal Opportunity Employer.