

FNB OXFORD

JOB DESCRIPTION

JOB TITLE: Universal Banker

DEPARTMENT: Retail

GENERAL SUMMARY

This position serves customers in all multiple areas of the bank to include CSR and Teller. 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

CSR/LOANS

1. Assists customers in opening new deposit accounts including but not limited to Personal and Business--checking and savings accounts, certificates of deposit, IRAs, Debit cards, Internet Banking, Bill Pay, etc.
2. Recognizes needs-based sales opportunities and makes referrals for loans, Merchant Card Services, Cash Management Services and Mortgages.
3. Accepts all types of account maintenance including but not limited to: stop payments, address changes, research requests, ordering checks and wire transfers.
4. Accepts consumer loan applications and collects information necessary for making a credit decision from the customer. Submits loan for underwriting. Assists in closing the loan.
5. Greets customers as they enter and leave the lobby and is aware of the status of customers waiting in the lobby.

TELLER

1. Greets customers as they enter the building and serves the Customer in a courteous, professional manner. Provides prompt, efficient, and accurate service.
2. 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.
3. Cashes checks and processes withdrawals from savings and checking accounts upon verification of signatures and account records. Memo posts withdrawals.
4. Receives payments on loans and prepares appropriate entries.
5. Sells cashiers checks.
6. Completes customer service requests such as: Change of Address, Request for Research, requests for temporary checks.
7. Accepts check orders. Spots address changes and gets them processed on our CIF system also.
8. Redeems savings bonds and collects information for the 1099.

9. Balances the ATM as assigned and helps work up the ATM deposits. Assists in balancing the ITM.
10. Opens night depository, logs bags, and works bags in accordance with established procedures.
11. Keeps cash drawer stocked adequately but under drawer limits. Keeps excess currency strapped and coin rolled. Pulls mutilated money. Uses cash recycler.
12. Balances teller drawer daily and reports all outages. Balances vault cash as assigned.
13. Seeks out opportunities to help customers with banking needs and offers solutions. This may include: recommending a particular product or an assisted referral to another department.
14. Processes work in accordance with established procedures including, but not limited to: (a) Accounting for all cash in & out tickets; (b) Following procedures to locate cash outages.

ESSENTIAL JOB FUNCTIONS – in all positions

1. Processes work in accordance with established procedures
2. Follows all established security procedures to protect employees and customers.
3. Regular and reliable attendance.
4. Other duties as assigned by supervisory personnel.

MINIMUM REQUIREMENTS

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

SKILLS

The ability to approach customers, without apprehension, and inquire about their needs.

Strong verbal communication skills.

Professional appearance and conduct.

Positive demeanor when dealing with customers and coworkers.

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.

The ability to be self-motivated and work alone.

Understanding of bank products to assist in customer service calls.

Able to remain calm and polite under stress.

EXPERIENCE/EDUCATION

Minimum of 1 year of frontline banking experience OR equivalent work experience in the areas of sales, customer service or financial services.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: careers@fnboxford.com.

FNB Oxford is an Equal Opportunity Employer and a VEVRAA Federal Contractor.