

**TRI-STATE BANK OF MEMPHIS
JOB DESCRIPTION**

Position: Universal Banker

Incumbent:

Department: Retail

Reports To: Branch Manager

To Apply: Felecia Robinson frobinson@tristatebank.com

Job Summary:

Under general direction of the branch manager, proactively and reactively helps customers achieve greater financial success by identifying needs and offering financial solutions. Serves customers effectively, professionally and efficiently.

Duties:

- Successful completion of all training programs required for the Universal Banker Position including teller transactions, account opening, consumer lending, customer service standards, procedures, and systems training.
- Possess and maintain a high degree of product knowledge in order to explain the Bank's products and services.
- Listens, identifies and analyzes customers' needs.
- Delivers professional presentation, explanation and selling of products and services, matched to customer needs.
- Accurately explains service charges, statement problems, account and product features, etc.
- Processes deposit and withdrawal transactions on savings and checking accounts with accuracy, efficiency, professionalism and high-quality service delivery standards, while working within defined limits of authority.
- Receives payments for loans and distributes to proper channels.
- Conducts service and maintenance requests effectively and efficiently within the Bank's compliance standards.
- Effectively and efficiently assists all customers with consumer loans.
- Continuously identifies/executes any cross-selling opportunities for the customer.
- Identify opportunities to refer customers to other areas of the Bank, including commercial, mortgage divisions as appropriate.
- Maintains compliance with regulations and bank policies and procedures, including but not limited to Bank Secrecy Act (BSA) and Office of Foreign Assets Control (OFAC) requirements.
- Adheres to all branch operations policies and procedures and follows the assigned process.
- Manages and achieves service standard goals, cross-selling goals, transactional goals, and other key performance indicators a required.

- Protects all customer and bank information at all times by adhering to customer privacy and information security policies, and maintains branch security standards.
- Regularly updates the branch manager on any customer issues, operational issues or compliance issues.
- Balances and maintains the ATM.
- Processes end of day work.
- Processes night drop bags.
- Investigates and reports out of balance situations to supervisor for resolution.
- Sells savings bonds, cashier's checks and money orders.
- Monitors closed, dormant, and inactive accounts.
- Other duties as assigned.

Qualifications: Skills, Education and Experience

- High school diploma or equivalent required.
- Some college preferred.
- Six months to 1 year previous customer service, cash handling or retail experience preferred.
- Strong verbal and written communication skills.
- Proficient typing and computer skills.
- Knowledge and experience using Vertex Teller Capture is preferred.
- Basic technical skills, including ability to use basic office equipment, bank software products and branch capture equipment.
- Ability to work in multiple branch locations, as required.
- Universal banking experience a plus.

The job description outlined above represents the primary job duties and requirements of this position. It should not be construed as an exhaustive list of all the required responsibilities, and skills, and is subject to change during the course of employment.