



JOB TITLE: Universal Banker

DEPARTMENT: New Accounts

REPORTS TO: AVP/Bank Manager

SUMMARY:

Provides a full range of banking services to individual customers and commercial clients as well as providing support to branch staff. This position is responsible for answering and directing incoming telephone calls, greeting customers and directing them to the appropriate department, teller duties as detailed below, opening new consumer or business deposit accounts, cross-selling bank products and services, as well as providing back up support to Branch Manager or Director of Operations and Information Technology with administrative work as needed.

ACCOUNTABILITIES:

- Answer and direct incoming telephone calls and greet customers
- Process transactions per customer requests. Transactions could include, deposits or check cashing through cash recycler (where applicable), issuing cashier checks or gift cards, notary services, debit card services, check ordering, online banking password resets, stop payments and initiating wire transfers.
- Process loan payments and advances
- Open new consumer and business accounts including checking, savings, CD's and IRA's.
- Cross selling and promoting bank products and services by recognizing and understanding customer's needs.
- Provide extraordinary customer service by conducting business in a professional, friendly manner and building long-term customer relationships
- Understand and adhere to all Riverland Bank standard operating policies and procedures and Federal and State banking regulations
- Knowledge of applicable federal and state banking regulations including but not limited to the Bank Secrecy Act/Anti-Money Laundering/CIP (US Patriot Act). Report suspected non-compliance with regulations and related policies to the Compliance Officer.
- Assisting Bank Manager or Teller Supervisor with balancing and auditing of cash recycler (where applicable) or vault.
- General office duties such as mail preparation, courier preparation, supply ordering and restocking of supplies, and maintaining scheduling of conference room.
- May be asked to perform opening or closing duties at the branch location
- Assist with customer appreciation events hosted by the bank
- Attend training to enhance professional expertise
- Candidate is encouraged to be involved in community organizations and represent Riverland Bank in a professional manner



- Gather and distribute reports from Director and other internal programs.
- Provide Notary Public services
- Assist Cash Management department in administrative capacity.
- Other duties as assigned

EXPECTATIONS:

- Basic understanding of banking and banking products and services.
- Experience with Deposit Pro, Laser Pro, EZTeller, Navigator and other key operating software, Microsoft Word, Microsoft Excel, Microsoft Outlook and Windows.
- The ability to read and interpret documentation such as operating and procedure manuals.
- Provides customers with courteous, friendly service, which exceeds their expectations while processing transactions promptly, efficiently and accurately.
- Follows a professional manner through written and verbal communications, attitude, business attire, work area, and thorough knowledge of our products and services.
- Self-motivation, good organization skills, and excellent communication and phone skills;
- Ability to identify and resolve problems and make quality decisions in a timely manner
- Ability to multi-task and organize priorities

QUALIFICATIONS:

- High School diploma or equivalent. At least two years of banking experience, including teller or personal banking, is required.

TO APPLY:

Please send resumes to service@riverlandbank.com

Riverland Bank is an Equal Opportunity Employer. This document is intended to describe the general content and performance requirements of this job. It is not to be construed as an exhaustive statement of duties, responsibilities or requirements and does not imply a contract.

