

**PEOPLES BANK AND TRUST COMPANY
JOB DESCRIPTION**

JOB TITLE: Universal Banker
DATE: March 2019
DEPARTMENT: Teller Department/Operations
REPORTS TO: Universal Banker Manager
STATUS: Non-exempt

SKILLS REQUIRED

- Must be able to perform all branch transaction both over-the-counter or drive-through customer services. Must exercise accuracy, alertness, good judgment, courtesy, tact and patience, maintain confidentiality of customer transactions and Bank records.
- Strong knowledge of Bank's various products such as checking, savings, CDs, IRAs, required forms, and necessary documentation required of each product. Good proofreading skills.
- Must be able to operate a computer, calculator, and other office equipment.
- Excellent communication skills and customer service skills required.
- Requires ability to handle multiple projects in a fast-paced environment with little supervision.

JOB SUMMARY: Provides prompt, efficient, and excellent customer service to customers both in-person and over the phone. Be knowledgeable of all banking services and recognize customers' needs with appropriate suggestions concerning bank services. This includes processing transactions as well as opening/closing accounts, verifying and processing changes to existing accounts, answering questions regarding Bank's products, etc. all while following established PBT policies.

PRIMARY DUTIES:

- Accepts withdrawals, deposits, and loan payments and verifies for proper endorsements, cash, etc.
- Sells money orders, cashier's checks, process cash advances.
- Maintains proper cash level and balancing in cash drawer and keeps cash secure at all times.
- Accepts stop payment requests, check orders and address changes, etc. and distributes to appropriate personnel for processing.
- Answering phones, safe deposit boxes (as applicable), ATM servicing.
- Open various types of accounts such as checking, savings, CDs, IRAs, etc. Assist customer in selecting account product.
- Verify and process changes to existing accounts.
- Knowledgeable of banking laws and regulations and Bank's policies and procedures, especially BSA
- Performs other tasks/duties as requested by Manager as they relate to the Bank and its functions.

EDUCATION REQUIREMENTS

Requires a high school education/GED or equivalent work experience that demonstrates the ability to read, write, interpret and apply instructions to perform the required activities. Ability to use computer, calculator and other office equipment.

PHYSICAL REQUIREMENTS

Must be able to stand for long periods of time. Be able to lift heavy coin bags or bundles of currency. Manual dexterity required.