

March 4, 2019

# **JOB POSTING**

## **Part Time Universal Banker**

### **Chesapeake Branch**

**Supervisor:** Branch Manager

**Job Description:**

This individual is responsible for providing a full range of banking services with emphasis on using needs assessment to help customers meet their financial goals by offering appropriate product and service solutions. Creates and enhances long-term customer relationships with both new and existing customers. This position will assist customers with our online banking system, ordering checks, debit card disputes and setting up accounts.

**Essential Functions:**

Under the direct supervision of the Branch Manager and in accordance with established policies and procedures:

- Receives and verifies cash and follows cash handling procedures
- Receives and verifies checks, examines items for appropriate endorsements and completes Hold Request Forms
- Receive loan, utility and/or other payments and issue appropriate receipt after verification of required information.
- Effectively explains bank's products/services
- Opens, maintains and closes all types of customer accounts
- Maintain cash drawer and is accountable for the proper balancing and settlement of cash and other transactions processed each day in accordance with bank policy.
- Sells Negotiable Instruments (cashier's checks, gift cards)
- Other duties, such as: count, sort, audit and package money, and other materials held under control in the office; wrap currency and coin; verify money shipments received for vault reserve; settle and replenish ATM; process night bags
- Utilizes Bank software & resources
- Knowledgeable with BSA requirements and completes appropriate documentation
- Follows Security Procedures and can utilize branch placard system
- Works & Balances vault when assigned
  - Maintain individual cash limits
  - Secure work in process and teller station
- Adhere to check cashing and cash disbursement guidelines
- Follow settlement, verification and control procedures.
- Adhere to office, vault, dual control, data and other security procedures.
- Preparing administrative and audit control records

- Provide comprehensive customer service skills as required, including: cashiers' checks; accepting and processing stop payments; admitting customers to safe deposit boxes (if required); resolve customer service needs or problems.
- Identifies referral opportunities and cross sells appropriately
- Issues new Bank Debit Cards
- Completes wire transfer requests
- Processes account type change forms
- Completes auto transfer forms
- Participates in introductory lending as trainee: CD loans, car loans etc.

***This position description is a guide for accomplishing the Bank's objectives and covers the primary functions and responsibilities of the position. Incumbent may be requested to perform other duties as they relate to the Bank and its objectives.***

**Qualifications:**

- High school diploma or equivalent required. Advanced education preferred.
- 1-2 years' retail banking experience or equivalent retail sales experience required.
- Minimum of one-year previous Teller/CSR experience preferred

**Position Requirements:**

- **Computer Proficiency**-Intermediate knowledge of computer software systems relevant to performance of job
- **Team Work**-Works effectively with other work groups/individuals
- **Initiative**-readiness and ability to develop and maintain positive relations with internal and external customers
- **Tenacity**-Stays with a position or plan of action until the desired objective is achieved or is no longer reasonably attainable. Overcomes obstacles to accomplish goals.
- **Decision Making Ability** – employing a cognitive process resulting in the selection of a course of action; applying knowledge to make informed decisions, in depth knowledge of all bank products and services
- **Organizational Skills**- Ability to pay attention to detail and process transactions with accuracy
- **Interpersonal Skills**- handles customer in circumstances requiring tact, diplomacy and confidentiality. Must have excellent verbal and written communication skills, good interpersonal skills and the ability to communicate effectively with customers, senior management, supervisors and co-workers
- **Persuasiveness/Sales Ability**-Utilizes discovery and assessment to determine customer needs; selects approach appropriate to situation; communicates options; gains commitment to recommended action.
- **Attendance**-Adherence to schedule in a structured work environment.
- **Flexibility**- Willingness to accept a flexible work schedule, willingness to learn new jobs
- **Commitment**-Commitment to the Bank's Vision/Mission Statements, Guiding Principles and Code of Conduct

**PHYSICAL DEMANDS:**

- Must be able to hear well enough to communicate with customers, co-workers and outside bank personnel
- Must be able to communicate clearly and concisely
- Normal daily physical activities to include, walking, standing, sitting, stooping, bending, pushing, pulling.
- Must be able to read reports and use computer.
- Occasional lifting of 10-40 pounds

If you have any interest in the job posting, please send your resume to Human Resources at [hr@farmersbankva.com](mailto:hr@farmersbankva.com). Closing date for this posting will be Monday, March 11, 2019.