JOB DESCRIPTION

UNIVERSAL BANKER, Mineral Point, WI location

DEPARTMENT/DIVISION: Retail/Personal Banking

REPORTS TO: Customer Service Manager – Mineral Point

EVALUATED BY: Customer Service Manager – Mineral Point

JOB SUMMARY: Primarily responsible for performing duties in support of operational activities and financial services for the office, including customer service transactions at the Teller line, processing all new account transactions; assisting customers in their selection of various accounts and financial services; cross-selling the bank's products and services; opening, maintaining and closing of all account types; performing office clerical duties as needed; promoting business for the bank by maintaining good customer relations and referring customers to appropriate staff for new business; and greeting the customer both in person and by phone in a courteous and professional manner.

DUTIES/ESSENTIAL JOB FUNCTIONS:
1. Answer the telephone in a professional manner and direct the customer to the correct area for service.

2. Assist customers day to day transactions at the teller line

3. Assist or direct customers to the appropriate person with questions regarding internet/online banking, telephone banking, debit/ATM cards and other technology issues.

4. Interview customer for new accounts by obtaining the appropriate information to determine the appropriate product and/or service to present.

5. Run credit bureau reports as necessary through Trans Union.

6. For account openings (using BPM, Business Process Manager) prepare the appropriate documentation, receive initial account deposit, and ensure that all new accounts are properly processed and comply with Federal and State regulations.

7. IRAs: new accounts, distributions, transfers, beneficiary IRAs.

8. Set up Retail Online (consumer) banking records/access ID & passwords (Access Manager/Connect 3)

9. Set up Online Business accounts, ACH, Remote Deposit Capture, and Mobile capture.

10. Respond to bill payment issues (CheckFree Partner Care).

11. Cross sell appropriate products to perspective customers.

12. On a daily basis perform backup teller duties (lobby, drive up and scanning) as needed.

13. Assist in staffing and travel to other office locations when needed.

14. Assist officers in other administrative duties or projects as needed.

15. Refers customer to the Investment Department when appropriate for the sale of mutual funds, annuities, and bonds.

16. Maintains professional community relations to increase the bank's visibility and new business opportunities, and to further personal development.

17. At any time other duties may be required as deemed necessary to fulfill the responsibilities of this position.

QUALIFICATIONS:

1. High School diploma or plus additional training equal to two years of college or comparable work experience.
2. Ability to use computer and programs such as Microsoft Word, Excel, and Email
3. One year of previous bank experience
4. Six months of customer service experience
5. Must possess effective verbal and written communication skills
6. Must possess effective interpersonal skills
7. Ability to operate and communicate on standard telephone equipment.
8. Possess a thorough knowledge of various bank products
9. Possess effective problem-solving skills
10. Possess effective listening skills
11. Possess previous sales experience

RESPONSIBILITIES FOR THE PRIVACY AND SAFEKEEPING OF CUSTOMER INFORMATION: Customer financial information will not be accessed unless this access is necessary in the performance of assigned duties. Viewing customer deposit information or credit files to satisfy a personal curiosity is strictly prohibited. Confidential information acquired is considered to be extremely sensitive by our customers. This information must not be revealed to unauthorized persons. This information should not be discussed with others within the bank unless their duties also require the information. Customer financial information can be released only when authorized by the customer or when subpoenaed by a court or the Internal Revenue Service (IRS). Then the information released must be accurate and within the confines of the authorizing document.

RESPONSIBILITIES FOR COMPLIANCE: The employee agrees to comply with all Farmers Savings Bank policies and procedures including federal and state rules and regulations.

ORGANIZATION:

1. Initiate changes in the basic organization structure and complement the planning function in order to accomplish objectives developed in concert with supervisor.

2. Recommend new work procedures and systems to accomplish planning and bank development objectives more efficiently.

RELATIONSHIPS:

1. Responsible to Customer Service Manager for the fulfillment of his or her functions and responsibilities and authority for their proper interpretation.

2. Will have contact with customers, the public and the community, and is to conduct relationships in a manner that will enhance the overall marketing effort of the bank.

3. Will be called upon from time to time to participate with community organizations and in community projects.

4. Bank employment to be main and sole employment. Any "moonlighting" to be approved by Supervisor, President, and Board of Directors.

PERFORMANCE EVALUATION AND ACCOUNTABILITY:

1. Position to be evaluated after first three months, and annually thereafter.

2. Areas of accountability to include all areas mentioned above with specific emphasis of performance in:
   a. Performance of duties
   b. Organization
   c. Relationships
   d. Overall production

Job descriptions are not intended, and should not be construed to be all-inclusive lists of all responsibilities, skills, efforts or working conditions associated with a job. While this job description is intended to be an accurate reflection of the job requirements, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.