



## Job Description

**Job Title: Universal Banker I**

**Job Code: 311**

**FLSA Status: \_\_\_ Exempt \_\_\_X\_\_\_ Non-Exempt \_\_\_Part-Time X\_\_\_ Full-Time**

**EEO Job Category: 5 Reports to: Assistant Financial Center Manager or Financial Center Manager**

**Job Grade: 13**

**Revision Date: 2026**

**Supervisory Responsibility: None**

**Summary:** Our Universal Bankers are the face of the bank. We value what's right for our clients in everything we do. Our Universal Banker warmly welcomes clients, efficiently and accurately processes requests while building trust that allows our clients to know we can assist with all financial needs. We educate our clients on our innovative services and products and act as advisor to provide the best fit for client and product. Above and beyond service means greeting each client with a smile, handshake, and a true appreciation of selecting Bank of the Bluegrass as their financial partner. This vision supports the development of our team members to provide an atmosphere for creating relationships for life.

### **Essential Duties & Tasks:**

- Listening for “clues” and offering recommendations to expand the relationship with the client and the bank, making referrals to other areas, cross-selling products to meet expected goals.
- Represent the bank in a professional, courteous manner and provide prompt, efficient and accurate service while processing client transactions. This includes, but not limited to, calling all clients by name, closing each client transaction with “Thank you for your business”, and handling all client transactions, as appropriate without referring or transferring the client to another employee.
- Attend or complete all required training.
- Utilize fully the Customer Relationship Manager product to document client opportunities, interactions, and referrals.
- Remain current with oral and written communications with clients.
- Opens and maintains accounts, updates information and account paperwork, including signature cards, debit cards, check orders, transfers, and service charges.
- Demonstrate knowledge and enthusiasm about products and services when interacting with both customers and potential customers.
- Consistently look for opportunities to make client recommendations based on their need.

- Assist in servicing existing relationships by addressing research and maintenance requests, and any related needs.
- Arrange appointments with prospective customers for self, Relationship Managers and Financial Advisors.
- Handle preliminary debit card disputes and forwarding paperwork to designated personnel in a timely fashion.
- Be active in branches community through participation in civic organizations, sponsoring community events and operating the branch in a friendly manner, and by developing and cultivating strategic relationships with business partners.
- Cross-trained in serving all Teller duties, not limited to:
  - Balance currency, coin and cash in cash drawers at ends of shifts, coins, and checks received, by hand or using currency-counting machine.
  - Enter clients' transactions into computers to record transactions and issue computer-generated receipts.
  - Process deposits to all types of accounts, cash checks, issue official checks, cash savings bonds, handle foreign currency exchange, accept payments and any variety of client banking needs in accordance with Bank Policy and procedures.
- Prepare required regulatory forms to comply with the Bank Secrecy Act, Reg CC, other regulatory laws and bank policies and procedures.
- Apply and follow banking regulations and security practices daily.
- Ensuring compliance in BSA, OFAC, Privacy, Information Security and all other regulations as applicable to the position. Failure to ensure compliance can result in Civil and Criminal Penalties, as well as corrective actions up to and including termination.
- Fostering the spirit of teamwork in supporting the bank's goals and mission statement.
- Additional duties as assigned.

**Knowledge, Skills, and Abilities:**

- Good math skills to accurately maintain and balance a cash drawer.
- Attention to detail and accuracy by processing transactions with no mistakes through patience, and the ability to follow policies and procedures.
- Team oriented, cooperative by pitching in to help others without being asked.
- Demonstrated ability to achieve individual and team goals.
- Ability to work unsupervised if necessary.
- Demonstrated skill in use of computers as pertains to job duties.
- Multi-tasking skills, organizational skills and the ability to prioritize in a fast-paced environment.
- Must be technologically savvy and be able to train clients on all our online and mobile banking services.
- Excellent communication skills, both oral and written. Positive approach in interactions with clients and team members.

## **Education, Training & Experience**

- High School Diploma or GED/equivalent.
- 1+ years' customer service experience and previous experience with financial service products and/or services.
- Previous cash handling experience, meeting goals, and accurately maintaining and balancing a cash drawer.

## **Physical & Mental Factors/Requirements:**

- Ability to stay focused and multi-task.
- Ability to understand and perform clerical procedures and policies.
- Ability to meet the pressure of deadlines.
- Ability to communicate on the telephone, write, speak, read, hear, and type.
- Ability to work with little direct supervision.
- Ability to lift box of coins up to 30-50 pounds.
- Ability to perform manual tasks.
- May be required to stand for extended periods of time, paying attention to detail.
- Requires occasional bending, reaching, and stretching.

## **Working Environment: Professional**

**EOE/M/F/Vet/Dis**