

Universal Banker

JOB SUMMARY

This position serves as a relationship-focused banker responsible for opening deposit accounts, deepening customer relationships, identifying financial needs, and supporting branch deposit growth goals. This role balances customer service, sales, and operational responsibilities.

CORE VALUES

- **Customer Experience** – Be a trusted advisor while providing exceptional customer service in a welcoming environment.
 - **Continued Growth** – Continually evolve with technology and our customers' needs.
 - **Collaboration** – Success built through teamwork, where each person contributes their strengths and works diligently to achieve a collective goal.
 - **Community** – Make an impact, strive for improvement, and be involved.
 - **Hard Working** – Be enthusiastic, energetic, and tenacious while maintaining a harmonious balance between work and personal lives.
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ESSENTIAL FUNCTIONS

Essential Duties and Responsibilities include the following. Other duties may be assigned to meet business needs.

- Open and service consumer deposit accounts.
- Conduct customer financial conversations to identify banking needs.
- Open checking, savings, CD, IRA, and Health Savings Accounts.
- Recommend digital banking products.
- Develop relationships with new and existing customers.
- Conduct customer follow-up calls and service reviews.
- Generate referrals to mortgage, wealth management, and lending partners.
- Assist with teller transactions as needed.
- Maintain knowledge of all retail banking products and services.
- Process deposits, withdrawals, transfers, loan payments, and check cashing.
- Balance cash drawer daily.
- Assist customers with basic account questions.
- Identify customer needs and make appropriate referrals.
- Promote online banking, mobile banking, debit cards, and other basic services.
- Follow bank security, cash handling, BSA, and fraud prevention procedures.
- Report suspicious or unusual activity to management.



EDUCATION, QUALIFICATIONS & TRAINING

- High School Diploma required; Associate Degree preferred.
 - 2-4 years banking experience.
 - Proven customer service and relationship-building skills.
 - Knowledge of retail deposit products and account opening procedures.
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PERFORMANCE EXPECTATIONS

- Complete all mandatory training on time.
 - Be involved in the community to emphasize our core values.
 - Have excellent attention to detail, time management and organizational skills, and ability to multitask as well as verbal and written communication skills.
 - Must be calm and courteous when interacting with customers to ensure FMB's core value of providing an exceptional customer experience is always delivered.
 - Must be discreet and trustworthy to hold confidential information.
 - Work cooperatively with and maintain effective communication and working relationships with customers, co-workers, and managers.
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TOOLS & EQUIPMENT

- Must be able to navigate and efficiently operate standard office equipment such as computers.
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WORKING CONDITIONS & SPECIAL REQUIREMENTS

- Work is performed under general office conditions in a retail-banking establishment.
- Willing and able to work required overtime and travel, as necessary.
- Must be flexible and demonstrate the ability to adapt to new job locations and reassignments as directed.
- While working with customers, the employee may encounter abusive, aggressive, or unpredictable behavior.
- Must observe safety and security policies and procedures at the branch.