



Job Title: Universal Teller/CSR
Department: Retail Banking
Reports To: Branch Administrator
FLSA Status: Non-Exempt, Hourly
Pay Schedule: Bi-Weekly

Job Summary

The Universal Teller/CSR is responsible for accurately and efficiently providing a variety of financial transactions for customers such as: deposits; open and close accounts, renew certificates, cross sell products/services that match the customers' need and adhering to bank policies and regulations. Provide customers with information regarding personal and business accounts, as well as products offered by the Bank with thorough product knowledge and an understanding of the customer's financial needs and effectively advise them and recommend the best options to satisfy those needs. Open and perform account maintenance on certificate of deposit, consumer and business accounts. Perform opening, closing, and other branch servicing duties such as cash and vault balancing. Ensure security of all transactions and of cash supply. Build and establish relationships with new and existing customers and strive for an outstanding outcome in all activities.

Essential Duties and Responsibilities

- Identify opportunities to recommend the right products and services to meet the financial needs of existing and potential customers. Provide quality service and facilitate the development of lasting relationships throughout every customer interaction. Meet with customers to help them identify their financial goals and recommend, educate, open and/or refer the appropriate products and services to meet their goals.
- Participate in training and support the sales initiatives of the Bank. Actively contribute to and participate in cultivating the sales culture.
- Ensure a high level of customer satisfaction. Promptly address and follow up on customer issues for a satisfactory resolution.
- Open and/or close new products/services and service existing deposit accounts, safe deposit boxes, Debit Cards, electronic banking, sweep accounts, through face-to-face, telephone and on-line contact. Answer customer and staff inquiries and refer customers to appropriate staff for other products and services.
- Verify and balance assigned cash (vault and/or teller drawer) within the limits as established by Bank policy. Accurately and efficiently accept and process deposits, withdrawals, cash checks, loan payments safe deposit box rents, and issue teller checks and money orders and other transactions as assigned. Verify endorsements record ID and obtain updated customer information according to established policies and procedures.
- Maintain the appropriate level of knowledge regarding compliance, documentation, branch procedures and policies for new accounts as well as teller functions.
- Assist with the training and new employee development related to new accounts, processing transactions, referrals, sales and service.
- Adhere to high ethical and professional standards.

- Make business development calls to prospective new customers and to current customers to enhance the customer client relationship.
- Meet assigned goals. Increase new customers to Madison Bank and assist existing customers with new products/services.
- Increase brand awareness within the community.

Minimum Qualifications:

The requirements listed below are representative of the knowledge, skills and/or abilities required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Minimum of 3-5 years banking experience preferred but not required.
- Prior Cash Handling and/or Customer Sales or Service Experience required.
- Excellent written and verbal communication skills.
- Outstanding interpersonal skills.
- Sales experience preferred, but not required.
- PC Proficient, including Microsoft Word and Microsoft Excel.
- High school diploma or equivalent required.

Physical Demands and Work Environment:

The physical demands described herein are representative of those that must be met by the employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions on a case-by-case basis. While performing the duties of this job, the employee is frequently required to sit, talk and hear. The employee is often required to walk, stand, use hands and reach with hands and arms. The employee must occasionally lift and/or move up to 30 lbs. The employee may be required to work evenings and/or weekends, attend off-site meetings and/or to travel locally using their personal vehicle.

This position operates in a professional office environment that routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Supervisory Responsibilities: No

The information contained herein is not intended to be an all-inclusive list of the duties and responsibilities of the job, nor are they intended to be an all-inclusive list of the skills and abilities required to do the job. Management may, at its discretion, assign or reassign duties and responsibilities to this job at any time.