



Resumes should be submitted to [HR@rivercity.bank](mailto:HR@rivercity.bank)

or faxed to HR at 706-236-2125

### **Universal Banker II**

#### **Summary**

This position will serve retail customers in our Hwy 515 Blairsville banking office by providing deposit and teller services to assist customers in transactions, opening of accounts, and related applications. This position has the overall purpose of providing efficient, quality service to customers in person and by phone including but not limited to opening new accounts, selling bank services, handling various customer issues by finding the right solutions for their financial needs, providing advice regarding products and services, and effectively referring clients to other business lines within the Bank as needed.

They will be responsible for the processing of regular transactions, such as receiving and paying out money, and keeping records of money and negotiable instruments involved in financial transactions in an efficient, friendly and accurate manner as well as assisting as needed to open deposit, savings, certificates of deposits, or safe deposit box accounts for customers.

Successful candidates need to have a thorough understanding of the customer's transaction requirements and be able to effectively communicate all available options to them. They will educate customers about River City Banks' sales and service delivery options and refer the appropriate products and services matching the customer needs. This position will also refer customers to other business lines to address additional needs.

#### **Key Duties and Responsibilities**

- With a good understanding of the bank products/services and the customer's current relationship, offer information on those that can benefit the customer and enhance their banking relationship. (Listen to the customer's needs and matches those needs to the bank's products and services resulting in referrals.)
- Receive checks and cash for deposit to savings and checking accounts, verify deposit amounts, examine checks for endorsement and negotiability, and enter transactions into bank records via an on-line terminal.
- Process cash withdrawals, cash checks and pay money from savings and checking accounts upon verification of signatures and customer account balances. Inspect all checks, bonds, money orders, savings withdrawals, to determine their negotiability.
- Receive and process loan and mortgage payments, issuance of cashier's checks, balancing of checks and cash at the beginning and end of each day.
- Respond to customer inquiries and requests regarding their account, assisting with online banking, debit card inquiries and disputes, as well as all other electronic banking services.

#### **Knowledge, Skills, & Abilities**

- High School Degree or equivalent required
- Minimum of 3-5 years' experience in banking preferred
- Management experience preferred
- Experience in sales preferred with ability to lead and encourage sales growth
- Additional duties include backup to the Personal Banker and Universal Banker roles as needed.