

<b>Job Title:</b>	Universal Banker
<b>Reports To:</b>	Customer Service Manager
<b>FLSA Status:</b>	Non-Exempt
<b>Department:</b>	Branch Operations
<b>Category:</b>	Non-Officer
<b>Supervisory Responsibilities:</b>	None

**Summary:** A Universal Banker performs multiple operational functions and can fulfill the need at any Branch upon request. A Universal Banker can migrate from one role to another and is available for any employee absences, lunches and breaks as needed.

**Who We Are:**

At BAC Community Bank, we are united by our aspiration to strengthen the financial health of our communities by connecting people to extraordinary financial services. We live this purpose every day through our **Bank Creed**—

- ✓ Do it right the first time
- ✓ Understand my customers' needs
- ✓ Work as a team player
- ✓ Enjoy my job
- ✓ Make each day a learning experience
- ✓ Accept and participate in change

As a relationship-driven community bank, we believe extraordinary service comes from extraordinary people. We value professionalism, collaboration, curiosity, and treating people the way they want to be treated. When you join BAC, you join a team committed to excellence, integrity, and making a meaningful difference in the lives of our customers and communities.

**Employee Expectations:**

Employees at BAC Community Bank contribute to a culture of excellence, integrity, and personal accountability. Regardless of role, every team member is expected to:

**Deliver Extraordinary Service**

- Proactively understand the needs of internal and external customers.
- Provide service that is knowledgeable, timely, courteous, respectful, and responsive.
- Treat people the way they want to be treated.

**Demonstrate Professionalism**

- Behave in a professional manner in all circumstances.
- Maintain compliance with all applicable laws, regulations, and bank policies.
- Represent BAC with integrity and respect.

**Work with Precision and Efficiency**

- Perform work with the attention to detail necessary to minimize errors.
- Embrace technology and workflows to ensure accuracy, speed, and efficiency.
- Identify opportunities to improve processes and inform your supervisor.

**Collaborate and Contribute**

- Partner with team members within and across departments.
- Support an atmosphere that maintains high morale and mutual respect.
- Connect your work to the organization's broader mission and community impact.

**Learn, Grow, and Adapt**

- Remain open to personal and professional development every day.

- Accept and participate in change with a positive, solution-focused mindset.
- Take on additional responsibilities as needed (“other duties as assigned”).

**Essential Duties and Responsibilities:**

- Opening and Closing a Branch.
- Opening all types of New Accounts.
- Must be knowledgeable on all bank products and services.
- Must be able to effectively cross sell a product or service that benefits the customer’s needs.
- Must be flexible to work at multiple locations upon request.
- Will assist in developing associate skillset to become a Universal Banker.
- Must perform all teller functions including but not limited to:
  - Deposits/Withdrawals/Transfers
  - Wires
  - Ordering cash and shipments
  - Cashier’s checks
  - Stop payments
  - Safe deposit box
- Assists customers with requests or complaints and researches account problems.
- Quotes rates, service charges, restrictions, and other relevant information about deposit accounts.
- Branch Capture
- Performs Branch Certifications and Review
- Responsible for the approval of transactions within specified limits.
- Generates CTR reports and other bank reports
- Responsible for daily, weekly and monthly report review
- Serves on task forces and committees as assigned
- Ensures regulatory compliance as applicable.

**Competencies:**

Level 1 (See Competency Document)

**Qualifications:** To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or abilities needed to fulfill the responsibilities of the position.

- **Education/Experience:** High school diploma or equivalent and 3 years applicable experience.
- **Language Ability:** Must possess ability to read, write and understand English. Must possess written and oral communication skills.
- **Math Ability:** Ability to work with mathematical concepts as required in banking.
- **Computer Skills:** Must have general knowledge of computers with ability to use Word, Excel and Outlook with strong skills utilizing ITI.

**Physical Demands:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle, or feel, and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is frequently required to stand and walk.
- The employee must occasionally lift and/or move up to 25 pounds.
- Specific vision abilities required by this job include close vision, distance vision, and ability to adjust to focus requirements.