

Universal Banker



*Salary Grade 6
Non-Exempt*

JOB TITLE: Universal Banker – Float – Part Time – 20 Hours-Flexible Schedule

DEPARTMENT: Manchester Branch

REPORTS TO: Area Manager

Position Summary: As a member of the Retail Banking team, the Universal Banker will be responsible for ensuring customer satisfaction by providing outstanding service and creating a positive overall experience for every customer. Develops and enhances customer relationships to contribute to the branch, and Bank, success. Processes routine transactions accurately and efficiently, resolves customer service issues, and pro-actively turns service opportunities into sales events. Ensures compliance in strict accordance with federal and state regulations, and bank policies and procedures. Refers customers to appropriate business partners for residential and consumer loans, investment and insurance products, and commercial business needs. Participates in business calls and community activities to develop new business relationships and to retain/expand existing relationships.

Functions:

- Responsible for the achievement of operational (as provided by the VP of Operations and Administration) and revenue (as provided by the VP of Business Development) benchmarks
- Explains, promotes, sells, and/or cross-sells products and services based on customers' needs and meets or exceeds defined individual sales, referral, and service goals
- Retains/acquires business (Retail and Commercial) relationships through participation in active calling of existing customers and prospects. Refers customers to business partner expert for mortgages and loans, financial services and commercial business needs
- Serves as a primary contact for customers; accurately performs routine account transactions; opens and closes accounts; and assists customers in service inquiries
- Employs problem-solving skills and sound judgment and recommends appropriate solutions to resolve customer problems, concerns, requests
- Meets branch operations and security requirements in the opening and/or closing of the branch on a rotating basis and in the balancing of the cash vaults and ATMs. Adheres to compliance procedures and operational risk controls in accordance with any and all applicable regulatory requirements, standards, and bank policy
- Comply with SAFE Act requirements and Obtain/maintain a unique NMLS number
- Actively participates in community activities, represents Dime Bank in a favorable and professional manner
- Performs other assigned duties essential to the operation of the branch

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Knowledge, Skills, Requirements:

Requires a high school diploma or GED. Strong knowledge of financial products and services, banking regulations, and National Mortgage Licensing System (NMLS) registration under the terms of the SAFE Act. The NMLS required registration process includes a satisfactory background and credit check. A life insurance license or licensure (if applicable) may also be required.

- Two or more years of experience in a retail environment, including sales and cash handling
- Adherence to compliance of all applicable Federal and State bank regulations, as well as Dime Bank policies and procedures
- Effective selling, cross-selling, referral skills
- Exceptional customer service, and strong interpersonal and customer relationship building skills
- Excellent verbal and written communication skills, and a demonstrated ability to interact well with all levels of personnel
- Strong problem-solving and negotiation skills
- Ability to prioritize, handle multiple tasks, and work independently

Physical Demands and Condition Requirements:

- General office environment
- Ability to lift bags of coin

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer
- Coin machine
- Bill counter
- Check imaging hardware

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.