



Job Posting

Job Title: Lead Universal Banker

Location: St Peter

Posting Date: October 27, 2023

Job Summary

Responsible for efficient and effective operation of the Retail Banking department. This position will offer outstanding customer support by understanding the customers' financial needs, recommending the right products and services. In addition, the Universal Banker is responsible for completing a variety of teller and retail banking transactions. Responsible for an efficient and effective operation of the Retail Banking Department.

Primary Duties and Responsibilities

- Supervise all areas of the Retail Banking Department and provide Leadership and guidance for staff
- Works closely with staff to ensure that the level of quality customer service consistently exceeds the customer's expectations. Ensures that the staff professionally, knowledgeably, courteously and accurately handles customers transaction and inquiries whether in person, by phone or email.
- Ensures staff has appropriate training and other resources to perform their jobs and are adequately trained and knowledgeable of bank products, services, procedures and bank regulations. Assist staff in handling complex transactions and resolving problems.
- Works closely with staff to ensure that opportunities for cross-selling products, initiating customer calls, marketing of bank products, and referrals to other departments are made
- Develop and maintain courteous and professional relationships with customers while opening new accounts, explaining options and actively cross-selling bank services
- Maintain up to date knowledge of product and services
- Process customer transactions; CD renewals, deposits, withdrawals, payments, cashier's checks/money orders, gift and access cards
- Answer questions and solve customer problems or account maintenance, online banking, safe deposit box, stop payments, wire transfers, etc.
- Assist with department maintenance and ensure compliance with applicable laws in the Retail Services area
- Efficiently and accurately process customer transactions such as deposits, withdrawals, transfers, payments and bond redemptions while maintaining customer confidentiality
- Balance cash drawer within established limits and follow security methods for handling cash and negotiable items
- Operate teller department equipment competently: coin counter, coin roller, currency counter, encoders, Branch Capture, and computer systems
- Knowledgeable of the Bank Secrecy Act and comply with all Federal regulations.
- Provide account information to customers via phone, mail or in person
- Provide timely feedback to the bank regarding service failures or customer concerns

- Serve as a backup receptionist. Receptionist duties includes answering and transferring phone calls, taking messages and answering customer questions, as well as greeting and directing customers
- Assists in controlling the entry and exit of customers in the safe deposit area
- Follow bank policies and procedures that are set forth in the Teller Policy
- Retail-Backup to Deposit Operations Specialist to assist with the following
 - Responsible for proficiently handling all incoming calls and/or ensure calls are directed to the appropriate associate
 - Maintain up to date knowledge of bank products and services and actively promote
 - Provide customer support for E-Banking platforms, including but not limited to Online and Mobile Banking and other electronic products and services and ancillary applications
 - Answer questions and solve customer problems regarding but not limited to account information, debit/ATM cards, stop payments, internal transfers, and wire transfers
 - Follow all bank policies and procedures within the Retail Deposit Operations Department including UB/Teller Policy to ensure compliance with all laws, regulations, and rules
 - Knowledgeable of the Bank Secrecy Act and comply with all Federal regulations
 - Assist with updating departmental procedures
 - Provide timely feedback to the bank regarding service failures or customer concerns
 - Maintain records and reports per the retention schedule
- Perform other tasks as required or assigned by managers

Qualifications

Education/Experience

- High School diploma or equivalent
- 2 years of Retail Banking experience required
- 1 year of supervisor or leadership experience required
- Associate degree in an Accounting or Business-related field preferred.

Knowledge, Skills, and Abilities

- Strong leadership skills and the ability to manage effectively and efficiently
- Excellent phone etiquette, customer service and interpersonal skills required
- Strong organizational skills with attention to detail and the ability to multi-task and prioritize tasks and projects to meet deadlines
- Strong computer skills and proficiency with Microsoft Word, Excel, Outlook, Windows and internet
- Ability to work independently and with a group
- Strong problem solving and analytical skills to resolve issues in the department or for customers.
- Ability to communicate professionally and effectively (orally and in writing)
- Ability to maintain discretion and confidentiality
- High level of accuracy and timeliness
- Ability to make good decisions under stress in a fast-paced environment

First National Bank Minnesota is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, age, religion, gender, sexual preference or orientation, gender identity, national origin, disability, protected veteran status, and all other protected statuses.