

CommunityBanc, Inc.

Notice of Open Position

DATE: February 2, 2024

Job Title: Universal Banker
Company/Department: The Community Bank
Schedule: M-S rotation and as needed for business operations.

Summary:

Engage in proactive sales and customer service activities, including CSR transactions. Responsible for retaining, growing, and serving consumer and business relationships by identifying financial goals and needs and recommending appropriate deposit, loan and other banking products and services.

Loan Officer:

Assists in the consumer lending needs of the banking office, ensuring that established policies and procedures are followed.

Deposit Accounts Representative:

Assists in new and existing deposit account operations of the office, ensuring that established policies and procedures are followed.

Customer Service Representative:

Sells and cross sells bank products and services, recognizes customer needs and makes referrals and gives excellent customer service. Receives and pays out money and keeps records of money and negotiable instruments involved in financial transactions.

Essential Duties and Responsibilities: include the following. Other duties may be assigned.

Loan Officer

- Responds to customer information requests or inquiries involving loans; works with appropriate departments to meet customer loan needs.
- Answers customer and prospective customer questions regarding current rates, types of loans available, and current loan status.
- Interviews applicants and requests specified information for loan application.
- Reviews loan requests in a thorough and timely manner and presents recommendations for approval or denial of requests in a format consistent with Bank policy and regulatory guidelines.
- Inputs customer application data into consumer lending platform, ensuring all required documentation is collected, credit report is reviewed, and any exceptions are documented and within loan policy.
- Analyzes applicant's financial status, credit, and property evaluation to determine feasibility of granting loan or submits application to credit analyst for verification and recommendation.

- Prepares appropriate loan work sheet and loan summary for all required loans.
- Prepares appropriate loan papers and verifies completeness of data.
- Corresponds with credit bureaus, employers, and personal references to check credit and personal references.
- Notifies customers by mail, email, telephone or in person of acceptance or rejection of application.
- Ensures timely flow of loan closing packet to proper correspondents.
- Assists with managing office loan portfolio credit quality and maintains low delinquency consistent with Bank guidelines.
- Assists in making collection calls on office delinquent accounts.
- Actively works to resolve loan exceptions.
- Cross-sells other Company products and services to loan customer.
- May assist with Indirect Loan Team.
- May assist mortgage and commercial lenders in preparing loan applications and for closings.
- May assist customers with mortgage applications through website application and collect documentation to receive closed mortgage loan incentive.
- Assisting customers with loan pay off requests.

Deposit Accounts Representative:

- Takes and receives all calls regarding new and existing deposit accounts.
- Opens new deposit accounts, including checking, savings, and CD/IRA's.
- Performs maintenance on deposit accounts, including checking, savings, and CD/IRA's.
- Cross-sells other Company products and services to deposit customer.
- Assists customers with wire transfer requests adhering to the Wire Transfer Procedures.
- Actively works to resolve deposit exceptions.
- Manages NSF report and contacts deposit customers for collection.
- May assist Banking Office Manager with monthly reporting.

Customer Service Representative:

- Provides excellent customer service by direct contact or by answering the telephone, assisting customers with questions and concerns regarding their TCB accounts or directing customers to the appropriate personnel for assistance.
- Greeting customers as they walk into our lobby or pull into the drive thru.
- Knowledgeable of Bank's products and services and explains to customers accurately.
- Explains, promotes, and refers products and services.
- Explains, promotes, and refers to Community Financial Advisors, Financial Services Officer, Mortgage and Commercial Lenders.
- Receives checks and cash for deposit and loan payments; verifies amount and examines checks for endorsements.

- Cashes checks and pays out money after verification of signatures and customer balances.
- Places holds on accounts per the Funds Availability Policy.
- Accepts stop payment requests as needed.
- Completes applicable forms and maintenance as needed.
- Completes check orders for customers as needed.
- Assists customers with access to safety deposit boxes.
- Cashes in EE and E Savings Bonds.
- Maintains individual cash drawer limit and verifies all cash entered.
- Prepares work for teller processing.
- Checks all incoming cash for fraud and/or counterfeit currency.
- Inspect checks presented for fraud.
- Balances currency, coin and checks in drawer at end of shift and compares totaled amount with data displayed in the teller processing system.
- Accurately enters information into "Work with Person" in the teller processing system.
- Tracks and reports monthly sales referrals and goals.
- Assists with opening and closing of the banking office.
- May log night deposits or open night drop as needed.
- May assist with back up and/or balance ATM as needed.
- May assist as Vault Backup CSR.
- May assist with enrolling customers in Online Banking with Bill Pay.
- May assist with VISA Check Card activations.
- May assist in the opening and closing of the office as needed.
- May maintain inventory of supplies in customer service area and assist with office supply ordering.
- May assist with completion of the Safe Deposit Box Audit.
- Attends training as needed or assigned.
- Efficiently operates fax and copy machines.
- Represents the Bank in community involvement activities.
- Sets a positive example for all banking office employees.
- Add-assisting with referrals, product knowledge, sales training, etc.
- Assists in guiding and mentoring CSR's.
- Providing overrides and check approvals within authority.
- Assisting with disputes. Completes dispute forms and forwards them to appropriate departments for review and processing
- Cashier's Checks signing authority.
- Travel Notifications.
- Follows and supports the Company's policies and procedures accurately.
- Positively represents the Company's culture and values.
- Achieves annual goals as assigned.

- Completes annual required regulatory training curriculums as assigned.

Supervisory Responsibilities

This job has no supervisory responsibilities.

Education and/or Experience

High school diploma or general education degree (GED); or one to two years of related experience and/or training; or equivalent combination of education and experience. Training in Collections, CFA, Deposit Account Platform, Deposit Ops Shadowing, Consumer Loan Platform, Loan Ops Shadowing, Lending Authority training completion.