



Horizon Community Bank

Universal Banker 3

FLSA Status: Non-Exempt

Department: Retail Banking

Description: *The Universal Banker 3 is a mid-level banking position at Horizon Community Bank. The ideal candidate will have a minimum of 1 year of banking experience with a strong aptitude for customer service and relationship building. In this position the candidate will have strong cash handling and customer service experience and should be able to open complex new accounts. In addition, individuals in this position should be able to refer clients to their appropriate business partners for more advanced relationship development.*

Duties:

- *Meet all requirements and performance standards for Universal Banker 1 and 2*
- *Completes all teller transactions, customer inquiries and Cash Handling Duties*
- *Maintains a safe working environment*
- *Knowledge of: On-line banking, bill pay, product knowledge and basic referring skills.*
- *Advanced new account openings of: checking, money market, savings dda, basic business dba's, cd's and IRA's.*
- *Identify client's needs and offer solutions.*
- *Ability to make outside sales calls to both existing and potential small business clients.*
- *Knowledge to open or refer the following types of accounts: Business LOC, Analysis accounts, SBA, C and I and consumer lending. RDC, RDA, Merchant services, cash management products.*
- *Should be able to source deals and refer to business partners.*
- *Originate consumer loans within compliance guidelines.*
- *Responsible for training and mentoring peers*

Responsibilities:

- *Comply With All Federal and State Banking Regulations*
- *Insures all BSA and Compliance regulations are adhered to*
- *Proven ability to Multi Task and Excels at Customer Service to Both Internal and External Clients*
- *Maintain a professional and courteous attitude with all people including fellow employees, customers, management, board members and outside vendors.*

- *Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers, and co-workers.*
- *Builds Lasting Relationships with current clients and prospects*
- *Attends and participates in training courses and workshops*
- *Offers Solution based relationship management*
- *Refers advanced business lines To Internal Partners*
- *Meets established performance standards*
- *Assumes additional responsibilities as assigned*

Physical Requirements: *The physical demands herein are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

- Must be able to move and lift up to 50lbs. (full coin bags) to a height of 2-3 feet and bend approximately 45 degrees to empty coin bags into coin counter machine. Able to squat to retrieve cash and coin from teller cabinet.
- Ability to stand or sit 50% of the time.
- Must be able to walk around the bank to access file cabinets, office machinery and drive through teller window.
- Dexterity – constantly operates a computer and other office productivity machinery, such as; calculator, copy machine, and computer printers.
- Must frequently convey detailed or important information, ideas or instructions accurately and promptly.
- Must be able to hear normal conversations and exchange accurate information with customers.

Working Conditions:

- General office environment

Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.