

Universal Banker

Maspeth Federal Savings – Maspeth, NY

Job Description

Universal Bankers serve as the Bank's primary front-line customer service representatives and are responsible for creating a welcoming environment and impression for our customers. Key job functions include Teller transaction processing, account and service origination and maintenance as well as responding to customer inquiries by telephone and in person with the emphasis on new business and to cross-sell the association's various services.

Reports To

- Branch Manager
- Assistant Branch Manager

Primary Responsibilities

- Provides exceptional Customer service by meeting all Customer demands as they relate to relatively straightforward inquiries, with the support of more experienced personnel.
- Provides sound advice at every Customer interaction to create a positive Customer Experience and ensures that the Customer's financial needs are met.
- Serve customers in opening new accounts, updating current accounts and closing accounts including but not limited to checking, savings, CDs, safe deposit boxes, and IRAs.
- Meets with customers and prospects and develops understanding of all financial objectives and needs. Assesses customer information, educates and suggests appropriate product and service solutions. Cross-Sells customers on value and benefits of suggested alternatives and closes sales. Maintains strong product and sales knowledge and champions core service values.
- Processes regular Teller transactions for Customers including servicing Customer accounts, accepting loan payments, accepting safe deposit box payments, cashing checks, verify currency, balancing cash drawer, correct discrepancies and make necessary adjustments. Balance Automated Teller machines (ATMs) and Teller Cash Recyclers (TCRs) as necessary.
- Facilitate IRA creation, rollovers, transfers, distributions, and account closing.
- Actively participate in training programs to maintain and acquire additional job knowledge and skills.
- Maintains the highest level of confidentiality with all information obtained.
- Comply with all department and company policies, procedures and regulations.
- Other duties as assigned

Desired Skills & Experience

- High School Diploma or equivalent experience.
- 1-2 Years of related experience.
- Teller and Customer Service Representative experience with the ability to influence Customers.
- Ability to schedule and prioritize work.
- Basic knowledge of Excel and Word.
- Completes online regulatory training requirements.
- Notary License preferred.
- Excellent customer service skills, attentiveness, information retention, tact and diplomacy in dealing with both customers and employees.
- The ability to make sound decisions. This may include making on-the-spot decisions regarding customer transactions; weighing customer satisfaction issues with the Bank exposure to loss or fraud and the ability to think through and rationalize decisions.
- Strong communication skills including excellent phone etiquette.