

Universal Banker is thoroughly knowledgeable about Bank deposit products; has basic understanding of Bank loan and alternative investment and insurance products; responds to customer inquiries pertaining to institution services; determines type of account that best suits customer needs; opens new accounts; performs all teller functions; performs head teller duties; sells and cross-sells additional products and services; solves customer problems; prepares check orders; interacts with the check printing company to solve customer problems; authorized signer on official bank checks; and refers prospective investment and insurance customers to Bank's investment and insurance divisions.