



Position Description

Position: Universal Banker

Reports To: Branch Manager

FLSA Classification: Non-Exempt

Organization Overview:

Foresight Bank is the largest, locally owned community bank in Northern Illinois, with fifteen offices in the counties of Winnebago, Stephenson and Kankakee. Foresight Bank is owned by Foresight Financial Group, Inc., an Illinois corporation founded in 1986, a financial holding company established under the Federal Reserve.

Position Summary:

The Universal Banker role splits their time between the teller line, opening new accounts and other duties as assigned. Responsible for providing outstanding customer service when assisting customers to determine what products and services best meet the customer's needs when opening new deposit accounts. Responsible for ensuring customer transactions are handled in a prompt, professional manner, following company policies and procedures. Provide additional operational support for compliance and other reporting activities as needed.

Primary Responsibilities:

1. Customer Experience
 - a. Provide the internal and external customer with superior customer experience including friendly demeanor, can-do attitude, and willingness to always help whether on the phone or in person.
 - b. Follow-up with customer in a timely manner
 - c. Provide accurate information
 - d. Establish a rapport with the customer
2. Performs a variety of bank transactions including checking, savings, and loan transactions to maintain the efficient operation of the bank.
3. Verifies checks and other items for proper endorsement and negotiability; verifies signatures and account balances; reconciles checks and cash for deposits; records and processes night deposits, bank by mail transactions, and change orders.
4. Balances and maintains a cash drawer by reconciling transactions and verifying beginning and ending cash totals; ensures actual cash count matches teller system balance; researches any balancing errors; monitors cash level of drawer and branch within established limits.
5. Assist in the daily balancing of vault and coin machine as needed
6. Satisfy all consumer customer service requests including but not limited to wires, notary services, disputes, signature card changes, and online banking (mobile banking), check orders, issuing debit cards, etc.
7. Provide back up to the personal banker for deposit Accounts New & Existing
 - a. Assess the needs of the customer by asking the appropriate questions and building customer rapport.

- b. Promote and cross sale bank products and services that fit the customers needs with a solutions-based approach.
 - c. Open all types of new accounts to include but not limited to all consumer and small business
 - d. Follow-up with clients on a regular basis to ensure proper onboarding and relationship building
 - e. Prepare and compile new customer documentation to ensure accuracy and adherence to policy and procedure
 - f. Follow all compliance guidelines by properly informing clients of the disclosures.
 - g. Coordinate with Deposit Shared Services, eBanking, Quality Assurance and BASE in resolving customer needs.
 - h. Perform account maintenance and close accounts upon customer requests
- 8. Meet and exceed established sales and referral goals by explaining & promoting bank & partner products and services.
 - 9. Perform general office duties such as opening and closing the branch, answering main branch line, adhering to branch standards, scanning, etc.
 - 10. Assistant in training needs of team members
 - 11. Assist other staff members with projects as needed.
 - 12. Understands the confidential nature of the banking industry and adheres to company policies and procedures for protecting customer's private information.
 - 13. Maintain compliance with and adhere to all state and federal regulations and bank policies and procedures, including, but not limited to Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Competencies:

Customer Service:	Manages difficult or emotional customer situations; Responds promptly to customer needs; Solicits customer feedback to improve service; Responds to requests for service and assistance; Meets commitments.
Communicator:	Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information. Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions.
Organizational:	Can establish a systematic course of action for self to accomplish objectives in an organized manner; determines priorities and allocates resources effectively, within established timeframes.
Interpersonal:	Interact with others positively and build relationships with internal and external customers.
Adaptable:	Able to change approach or method to best fit the situation, deal with frequent



change, delays, or unexpected events.

Judgement: Intuitive curiosity to investigate and follow through. Sound decision-making abilities, working within the scope of responsibilities and seeking guidance where necessary.

Technical: Knowledge of Word Processing software, Spreadsheet software, Internet software. Knowledge of Jack Henry, Deposit Pro, or Laser Pro Software a plus.

Position Performance Standards:

Meet annual branch and individual goals to ensure growth including sales and referrals.

Maintain standards of accuracy in regards to processing and documentation of new accounts, customer transactions, and maintenance.

Performance Weightings:

40% Competencies

60% Position Performance Standards and Personal Goals

Qualifications:

HS Diploma or General Education Degree (GED) required. Minimum of 1 year retail banking or customer service experience required.

Physical Demands and Work Environment:

This job operates in a clerical office setting. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets and fax machines. The physical demands described here are representative of those that must be met by a Team Member to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This position requires manual dexterity. While performing the duties of this Job, the Team Member is regularly required to sit or stand for extended periods of time.

I understand the requirements and essential functions and duties of this position.

Universal Banker

Date

Branch Manager

Date