



**TITLE: Universal Associate**

**SUMMARY:**

The Universal Associate is a dimensional and critical role that provides maximum flexibility in our ability to meet our customer's needs. As customer and branch needs dictate, the UA performs both teller and CSR functions. This role requires a strong ability to professionally and effectively communicate with prospective and current customers on a broad range of situations. The UA must possess knowledge of all Pentucket Bank products and services and be able to explore customer needs, listen for clues and provide solutions. This role is expected to generate sales referrals at the teller line and cross-sell from the platform. The UA must be flexible and be willing/able to migrate between the teller line and platform seamlessly, and work as part of a team to maximize revenue growth and to meet or exceed personal and Branch goals.

**DUTIES AND RESPONSIBILITIES:**

- Greet and welcome customers to the Pentucket Bank in a courteous, professional and timely manner.
- Maintain an up-to-date and comprehensive knowledge on all Pentucket Bank products and services. This includes the ability to present and explain Pentucket Bank products and services to customers as appropriate or refer the customer to a team member for assistance.
- While working on the platform, open all variety of deposit accounts, resolve customer issues, manage account maintenance, update customer information as required. Identify opportunities and make referrals for loans and to our Financial Services Advisor. Answer phones and assist customers with inquiries or professionally redirect call to the appropriate party
- Explore customer needs and build relationships with customers to assist them with their requests, cross-sell additional products and services that would benefit the customer, close the sale and follow up periodically to maintain and enhance the customer relationship.
- While on the teller line, accurately process a variety of teller transactions, including over the counter transactions, lobby, walk up or drive up, mail or email transactions, following the bank's policies and procedures and maintain teller balancing standards. Accurately count, check and package coins and currency.
- Balance cash drawer at the end of the shift to computer generated balance sheet. Research and resolve discrepancies. Check night depository bags and record proper information, assist customers with Safe Deposit access/open Safe Deposit boxes for bank customers. Scan daily work and perform such other teller functions that might be needed from time to time, and assist others to complete tasks and work assignments.
- Maintain an up-to-date and comprehensive knowledge on all related policies, procedures, and rules and regulations, including robbery procedures.
- Perform other duties as deemed reasonable.

**SUPERVISORY RESPONSIBILITIES:**

None

**QUALIFICATION REQUIREMENTS:**

**EDUCATION and/or EXPERIENCE:**

Associates degree; two to three years related experience and/or training; or equivalent combination of education and experience. Prior cash handling and customer service experience a plus. Related work experience may substitute for education

**TECHNICAL SKILLS, TRAININGS OR CERTIFICATIONS:**

Adequate computer literacy including proficiency in Microsoft Office applications such as Word and Excel. Knowledge of banking teller or platform systems a plus.

**OTHER SKILLS or ABILITIES**

Strong "People" skills, comfortable multi-tasking, ability to work independently AND as a member of a team, capable in a relationship focused sales environment. Pentucket Bank strongly encourages volunteerism and involvement in local community organizations.

**PHYSICAL DEMANDS:**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; and talk or hear. The employee frequently is required to walk and stand. The employee is occasionally required to stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

**WORK ENVIRONMENT:**

Business banking environment. Professional demeanor and appearance is required at all times. The noise level in the work environment is usually moderate.