



**TITLE: Universal Associate III**

**SUMMARY:**

As a mutually owned, community bank, Pentucket Bank's top priorities are customers, employees and community. The Universal Associate III is a dimensional and critical role that provides maximum flexibility in our ability to meet our customer's needs and provide a superior customer experience. As customer and branch needs dictate, the Universal Associate III performs both Teller and Customer Service Representative functions and supervises the teller and platform teams in the absence of the Head Teller/Assistant Branch Manager. This position provides ongoing coaching and modelling to ensure unparalleled customer service at every interaction.

**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 related policies, procedures, and rules and regulations. Approves financial transactions using sound judgement to minimize risk and potential losses from fraud and other decisions that will impact the Bank's financial results.
- 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.
- Open all variety of deposit accounts, resolve customer issues, handle 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
- Leads by example and coaches team members to focus on customer experience by having needs-based conversations and offering financial solutions to meet the customer's needs. Make referrals to other team members or business lines.
- 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 balance cash drawer, scan work appropriately and perform other teller functions as requested.
- Provide branch staff with supervisory over-rides for those transactions which require a supervisor's approval. Approves financial transactions using sound judgement to minimize risk and potential losses from fraud and other decisions that will impact the Bank's financial results.
- Leads the operational standards of the branch by controlling negotiable items, cash handling, preventing fraud, managing controllable expenses, promoting integrity, customer privacy and employee safety. Ensures all branch security measures are adhered to at all times.
- May train and act as a mentor to new team members
- Partners with branch leadership to achieve both bank goals and individual performance metrics.
- Occasional travel required for training, meetings or coverage at a different branch location.
- Based upon business need, this position may require a transfer to another location or a change in work schedule (days or number of scheduled hours).

- Perform other duties as deemed reasonable.

**SUPERVISORY RESPONSIBILITIES:**

Under the direction of the Branch Management Team, may supervise assigned Branch personnel. Provide support, overrides, guidance to staff on customer issues. Coaches staff members to meet position expectations and sales goals.

**EDUCATION and/or EXPERIENCE:**

Associates degree; two to three years related experience and/or training; or equivalent combination of education and experience. Related work experience may substitute for education

**TECHNICAL SKILLS, TRAININGS OR CERTIFICATIONS:**

Proficient in Microsoft Office. Knowledge of banking teller or platform systems. Knowledge of CRM systems a plus.

**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. The noise level in the work environment is usually moderate.

**WORK ENVIRONMENT:**

Business banking environment. Professional demeanor and appearance is required at all times. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**PENTUCKET BANK'S JOB DESCRIPTION ACKNOWLEDGEMENT FORM**

I acknowledge that I have received a written copy of the job description for Universal Associate III, as set forth by Pentucket Bank. I understand the essential duties, responsibilities and standards that are required of me in this position.

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_