



TITLE: Universal Associate

SUMMARY:

As a mutually owned, community bank, Pentucket Bank's top priorities are customers, employees and community. The Universal Associate 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 performs both Teller and Customer Service Representative functions. This role requires a strong ability to professionally and effectively communicate with prospective and current customers on a broad range of situations. The Universal Associate 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.

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, and 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
- 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.
- Leads by example and provides World Class 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.
- Generates sales referrals at the teller line and cross-sell from the platform to meet personal goals. Is a key contributor to branch and bank goals.
- May train and act as a mentor to new team members
- Achieves both bank goals and individual performance metrics.
- Occasional travel required for training, meetings or coverage at a different branch location. Retail staff are hired for all Branch locations and may be called upon at any time to transfer to other Branch locations.
- Perform other duties as deemed reasonable.

SUPERVISORY RESPONSIBILITIES: None

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 is a plus. Related work experience may substitute for education

TECHNICAL SKILLS, TRAININGS OR CERTIIFCATIONS:

Adequate computer literacy including proficiency in Microsoft Office applications such as Word and Excel. Knowledge of banking teller or platform systems a plus. Knowledge of Customer Relationship Management 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, including outbound calling to customers, attention to detail, problem solving and the ability to be pro-active. Pentucket Bank strongly encourages volunteerism and involvement in local community organizations. Bi-lingual is 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.

WORK ENVIRONMENT:

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

PENTUCKET BANK’S JOB DESCRIPTION ACKNOWLEDGEMENT FORM

I acknowledge that I have received a written copy of the job description for Universal Associate, 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: _____