



**UNIVERSAL BANK**

### **CAREER OPPORTUNITY**

**Job Title Personal Banker I, II, III**

**FLSA Status: NON-EXEMPT**

**Reports To: VP Branch Manager**

**Location: Eagle Rock**

**Language: English**

### **ABOUT Universal Bank**

Universal Bank is a premier company in West Covina CA, that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products.

Our corporate office is located in West Covina CA, with five branches serving LA County in West Covina, Monterrey Park, Rosemead, Eagle Rock and Arcadia. Our cultivated team is an extremely knowledgeable banking professional.

### **Position Summary**

Responsible for always dealing with all new and existing customers in a courteous and professional manner. Adheres to Universal Banks's Red Carpet Customer Service standards. Coordinates all new account activities and related customer services. Focuses on sales and cross-sales opportunities with every customer interaction

### **General Responsibilities**

The duties listed below are intended only as illustrations of the various types of work that may be performed. The omission of specific statement of duties does not exclude them from the position if the work is similar, related or a logical assignment to this position.

1. Ensures that new accounts are opened and serviced in accordance with Universal Bank policies and procedures.
- B. Acts as a branch IRA representative:
- C. maintains appropriate files
- D. reviews all new plans for completeness
- E. handles distribution/withdrawal requests
- F. keeps up to date on procedure changes and government regulations
- Maintains proper control over account numbers and signature cards & all customer personal information and documentation according to current procedures.
- Handles complex or unusual customer correspondence relating to services or new accounts.
- Logs, sorts, and distributes daily correspondence if assigned.
- Acts as a check and journal signer and reviews all transactions requiring approval for adherence to policy and procedure.
- Reviews the Safe Deposit area (if applicable) from time to time to ensure that procedures are being followed. Reports any deficiencies to his/her supervisor.
- Ensures the accuracy of branch records.
- May assist Branch Manager, Assistant Branch Manager, and Operations Supervisor in employee performance issues.
- Assist in the sales efforts of the branch, including the conduct, work habits, and professionalism conducive to an effective sales effort.
- May engage in business development activities by soliciting new accounts in the branch's geographical area and attending to the needs of current and prospective customers on a variety of matters.
- Establishes and maintains relationships with current and potential customers in anticipation of increasing deposits and fee income from the sale of financial products.
- Adheres to all BSA/AML (Bank Secrecy Act/Anti-Money Laundering) policies and procedures, including but not limited to the processing of CTRs (Currency Transaction Reports), SARs (Suspicious Activity Reports), and MILs (Monetary Instrument Logs).
- Performs other duties as assigned or requested by the Supervisor.
- Receives daily assignments and direction from (depending on the particular office):
- Branch Manager, Assistant Branch Manager, or Operations Supervisor.
- Reports directly to (depending on the particular office): Branch Manager, Assistant Branch Manager, or Operations Supervisor.
- Works closely with all Customer Service Representatives.
- Provides the highest quality service and proficiency to the customers of Universal Bank.
- Maintain current knowledge of applicable Federal regulations, including Bank Secrecy and Know Your Customer (CIP) principles.
- BSA
- Understand and comply with the Bank's obligations under the Bank Secrecy Act (BSA)/ Anti-Money Laundering (AML)/ Office of Foreign Assets Control (OFAC) (collectively BSA/AML/OFAC) Regulations. Adhere to the Bank's BSA/AML/OFAC Policies and Procedures (collectively the Program). Employee shall cooperate with and support the Bank's BSA/AML/OFAC Program. Employee shall be held accountable for any lack of cooperation or performance that weakens the Bank's BSA/AML/OFAC Program as reflected by

periodic monitoring, independent audits, and regulatory examinations. Employee is required to complete periodic training under the BSA/AML/OFAC Regulations, including online training and/or in-person training, as appropriate as appropriate depending on job responsibilities.

- **General Compliance Language**

Understand and comply with the Bank's obligations under federal and state banking laws and regulations. Adhere to the Bank's Compliance Policies and Procedures. Employee shall cooperate with and support the Bank's Compliance Policies and Procedures. Employee shall be held accountable for any lack of cooperation or performance that weakens the Bank's performance as reflected in periodic monitoring, independent audits, and/or regulatory examinations. Employee is required to complete periodic training under various job-related compliance topics including online training and/or in-person training, as appropriate.

**Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Education and/or Experience:**

- Educational background should include high school diploma or equivalent.
- Thorough knowledge of checking and savings accounts, services and operations.
- Strong Sales & Cross Sales Skills
- Strong Written and Oral Communication skills- Must be able to communicate effectively with all customers, supervisors, and peers.
- Strong analytical skill
- Strong system Skills
- Strong Personal Relations Skills
- Capable of direction of staff activities and motivation of personnel.
- Ability to solicit business.

**PHYSICAL DEMANDS:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job

- While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is occasionally required to stand; walk and sit.
- The employee must occasionally lift and/or move up to 10 pounds.
- No specific vision abilities required by this job.
- Noise level in the work environment is usually moderate

*Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.*

*You may or may not receive a response to your inquiry by email, mail or fax depending on the number of job openings, volume of inquiries, and your qualifications.*