



## **Universal Banker – Ohio City, Ohio**

Century Federal Credit Union, established in 1948 and one of the largest credit unions in Northeast Ohio, has an opening for a Full Time Universal Banker at our Ohio City branch. Do you have what it takes to join our team? If so, we want to speak with you.

The Universal Banker serves as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, open new loans for members, resolve issues, and professionally handle the members' daily needs.

## **ESSENTIAL DUTIES AND RESPONSIBILITIES**

### **MEMBER SERVICING**

- Greet and welcome members and visitors to the credit union in a friendly and professional manner.
- Provide prompt, efficient and accurate information to members and visitors.
- Promote credit union products and services based on members' needs.
- Open new membership accounts.
- Open new loans and answer loan questions.
- Provide general and specific service-related information concerning credit union services or policies in-person or by-telephone.
- Respond to members' inquiries, requests, problems, and complaints and/or direct them to the appropriate person for specific information and assistance.
- Perform account transactions and maintenance as authorized, including processing share deposit payments, loan payments, CD transactions, lines of credit advances, and account transfers; disbursing cash and check withdrawals; monitoring receipts, counting cash and performing reconciliations; adding joint owners, completing address changes and competing any other necessary Teller functions.
- Refer mortgage loans to Branch Manager.
- May be required to travel to cover other Branches.

### **CASH HANDLING AND BALANCING**

- Open, close and balance cash drawer daily. Maintain drawer cash levels within prescribed amounts.
- Enter night, ATM and mail deposits.
- Handle Vault Teller responsibilities, managing, balancing and balancing flow of cash in and out of the vault

## **ADDITIONAL RESPONSIBILITIES**

- Perform various administrative tasks.
- Open/close credit union branch/office at posted times.
- Maintain key log and update periodically and monitor in and out of keys.
- Completes required reports and records accurately and promptly along with daily reports/monthly audits.
- Maintain a balanced cash drawer and daily cash limits.
- Monitor and detect the negotiability of all checks by inspecting proper endorsements, date, payee, written amount, numeric amount and maker signature.
- Ensures that the branch's daily transactions and cash totals are in balance and investigates and resolves out-of-balance conditions.
- Completely fill out CTR's and SARS when needed.
- Maintain adequate inventory of official checks, money orders, movie tickets, Visa gift cards, and reloadable travel cards and sell them as required.
- Adhere to and uphold all written policies and procedures of the credit union, including BSA/CIP and OFAC monitoring and reporting, security operation and personnel policies.
- Mail receipts and checks to members as indicated by policy and procedure.
- Research accounts for deposit, withdrawal, and loan-payment discrepancies.
- Assist branch management with filing and record retention of daily reports.
- Supervise the branch in the absence of the Branch Manager.
- Perform outbound sales calls to current and perspective members.
- Perform other duties, responsibilities, and projects assigned.

## **KNOWLEDGE, SKILLS, AND ABILITIES**

- Demonstrate Century Federal Credit Union's corporate competencies:
  - Innovation
  - Joy
  - Collaboration
  - Integrity
  - People First
- Attention to detail.
- Ability to effectively organize and prioritize work.
- Excellent interpersonal skills.
- Ability to form and maintain strong relationships with internal and external customers.

- Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.
- Knowledge of economic and accounting principles and practices, banking and the analysis and reporting of financial data.
  - Analytical and problem solving skills.
  - Ability to use keyboard and data entry skills.
  - May be required to travel to cover other branches.

### **EDUCATION AND /OR EXPERIENCE**

- High school diploma or equivalent and three (3) to five (5) years of experience in banking or retail.

The successful candidate must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to successful completion of the required background check, drug screen, and satisfactory credit score.

Century Federal Credit Union offers competitive pay, a full range of outstanding benefits including tuition reimbursement, opportunity for advancement, and work/life balance.

We, at Century Federal Credit Union, believe that by valuing the differences among us, we demonstrate our commitment to treating all of our employees and members with fairness, dignity and respect.

*We are an Equal Opportunity Employer*

