



Universal Banker – Independence, Ohio

At Century Federal Credit Union, people are at the heart of everything we do—both the members we serve and the employees who make that service possible. We are proud to foster a workplace culture built on integrity, collaboration, and innovation, where every team member is valued and encouraged to grow. We believe work should be meaningful, purpose-driven, and joyful. Together, our teams help ensure the credit union's strength, transparency, and regulatory soundness while continually finding better ways to serve, support one another, and make a positive impact.

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, open new loans, 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 completing any other necessary member service functions.
- Refer mortgage loans to Financial Center Manager.
- May be required to travel to cover other Financial Centers.

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 responsibilities, managing, balancing and balancing flow of cash in and out of the vault.

ADDITIONAL RESPONSIBILITIES

- Perform various administrative tasks.
- Open/close credit union financial center 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 financial center's daily transactions and cash totals are in balance and investigates and resolves out-of-balance conditions.
- Complete CTR's and SARS when needed.
- Maintain adequate inventory of official checks and money orders,
- 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 financial center management with filing and record retention of daily reports.
- 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 financial centers.

EDUCATION/CERTIFICATION AND EXPERIENCE

- High school diploma or equivalent

- Registered/Certified Mortgage Loan Originator (MLO) with the National Mortgage Licensing System through submission of background check and fingerprinting.
- 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