Job Title: **Universal Banker (Edison – NJ)**

- This can be either Full-Time or Part-Time – preferably Full-Time and is permanent
  - If Full-Time, we offer: medical, dental, vision, life Insurance, 401k with match
  - There are no Part-Time benefits

This can be entry level – would prefer some teller or banking experience.

- **Working Hours and Days:**
  - Full-Time would be Mon – Fri from 9am – 5pm.
  - Part-Time hours would have to be discussed and agreed to.

**Form of Payment:** Cash payment. If hired from Brooklyn, Staten Island or NYC and person has to drive will include a travel stipend as part of compensation

**Salary Rate:** $15.00/hours

**Primary Accountabilities/Responsibilities:**

- Receive commercial and consumer deposits, verify correct cash amount and endorsements and issue receipts without supervisor verification up limits as assigned by your position level.
- Introduce clients to and refer new products and services, and generate leads for other members of the sales team to close.
- Achieve specific sales and service goals while balancing operational duties to ensure transactions are handled accurately and efficiently.
- Receive, verify and pay negotiable items and cash for deposit, credit payments and collections.
- Responsible for delivering the Client Experience by providing excellent client service with each interaction while performing routine banking center and client service duties.
- Place holds on deposits for uncollected funds and completes all basic transactions for lobby and drive-up clients and demonstrates basic proficiency with our systems.
- Daily balancing the cash drawer within the established teller difference policy.
- Protect all client and bank information, and follow Customer Privacy and Information Policy & Procedure for communication with clients, vendors and associates.
- Adherence to bank’s operational compliance, audit and security policies and applicable state and federal laws.
• Interact with others (co-workers, management, clients, and vendors) in a professional and tactful manner including treating them with respect and consideration regardless of their status or position.
• Safe Deposit Attendant
  • Provides sound advice at every customer interaction to create a positive customer.
  • Experience and ensures that the customer’s financial needs are met.

• Provides exceptional customer service by meeting all customer demands as they relate to relatively straightforward inquiries, with the support of more experienced personnel.
• Ensures customer problems are handled appropriately, escalating issues when necessary, know when to consult Managers and when to “Bump-it-Up”.
• Educes customers about bank products and services.
• Performs a broad range of tasks of varying complexity and scope.
• Generally resolves problems independently, escalating more difficult issues to supervisors.

• Assesses customer information and suggests appropriate product and service solutions.
• Sells customers on value and benefits of suggested alternatives and closes sales.
• Maintains strong product and sales knowledge and champions core service values.
• Responsible for meeting or exceeding specific individual sales goals.
• Cross-sell products to provide multi-services for customers and make referrals to partners.

• Engages customers in conversations regarding their current and future financial needs.
• Greet and interact with customers to build relationship and actively offer help to customers.
• Engage in Lobby management “High Quality Services Standard” to maintain the service efficiency and effectiveness.
• **Must be bilingual in Chinese and English**