



## **JOB POSTING**

American National Bank is committed to providing Equal Opportunity in Employment. The Bank is continually trying to improve recruitment, employment, development and promotional opportunities for its employees. Our selection decisions are based on job related factors and not on the basis of race, color, religion, sex, age, national origin, handicap, or veteran status.

**POSITION:** Universal Banker  
**JOB REFERENCE #:** 01-300  
**LOCATION:** Boulder Branch  
**DEPARTMENT:** Retail Banking  
**REPORTS TO:** Branch Manager  
**POSTING DATE:** October 13, 2009

### **SUMMARY:**

Performs both Teller and Personal Banker duties; e.g. opens accounts, handles teller transactions, sells/cross-sells bank products and services, and resolves complex customer service issues; accountable for sales and service activities for assigned branch locations; proactively seeks new customers through marketing and prospecting; and refers customers to other areas of the company as appropriate.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

Responsible for performing teller and personal banker duties as needed including but not limited to:

- Maintains a current knowledge and consistent compliance with Bank Secrecy Act (BSA) requirements.
- Maintains current knowledge and consistent compliance with other banking Regulations and bank policies and procedures related to the position.
- Opens checking, savings, money market and certificates of deposit accounts. Orders check and ATM/Debit cards and provides starter checks for new accounts.
- Understands and effectively applies selling techniques to open, develop, and close sales; creates product interest; actively cross-sells products/services; actively pursues potential customers.
- Identifies customer's financial needs through in-person efforts, cold calls, referrals, and marketing, while providing strong product knowledge and quality service excellence.
- Displays knowledge and proficiency in explaining, selling, and administering products; refers customers to appropriate resources within the organization.
- Responds to customer needs and priorities; establishes effective working relationships with customers; identifies and takes appropriate action on customer needs.
- Processes paying/receiving teller transactions and maintains accurate records of all transactions.
- Cashes checks within assigned limits and stated guidelines.
- Opens/closes accounts, handles deposits, withdrawals and transfers between accounts; accepting loan applications and consumer loan and other payments.
- Responsible for daily cash settlements of teller cash and proof transactions.
- Other duties as assigned.

### **JOB REQUIREMENTS:**

High school diploma/GED and a minimum of one year experience banking experience as a Teller or Personal Banker or equivalent combination of work and education.

## **EQUAL OPPORTUNITY EMPLOYER**

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Internal Transfer Applications are available on HR Access site under Employee Forms or from your HR Manager.