

Universal Banker Job Description

Job Description

- Interviews loan applicants, as well as obtains and compiles necessary financial information to process consumer loans.
- Follows-up with applicants and secures the necessary information to underwrite the loan.
- Reviews, analyzes, and processes loan requests and package loans as necessary in keeping with Bank policies and procedures.
- Maintains knowledge of activities by competitors in the market area by networking and reporting these activities to Management as needed.
- Renders final credit decision on consumer loans up to lending limits established in the loan policy.
- Opens checking, savings, and certificate of deposit accounts.
- Assist customers with banking services including but not limited to online banking, mobile banking, debit cards, and Bazing app.
- Develop opportunities for the Bank including but not limited to loans, leases, deposits, and other related services.
- Provides input to Management in order to streamline and improve deposit and loan services for the benefit of the customer and the Bank.
- Interacts with Customer Service Director, Loan Operations, Retail Lending Manager, Collections, and SMCT Director to ensure efficient origination, collection, and compliance efforts.
- Makes recommendations and participates in marketing programs for the Bank's products and lending services.
- Manage and monitor loan portfolio and participate in collection activity as necessary.
- Backup the FSB Lender as needed.
- Other duties as assigned.

Sales & Service Excellence Responsibilities

Answer inbound telephone calls promptly. Follow through with accountability to answer customer questions, limiting unnecessary transfers.

Become knowledgeable with banking products and services as they relate to this position. Maintain working knowledge of the bank's convenient banking services. Be willing to share about these services via customer communication and conversation. Bring the need for additional training to the attention of the Customer Service Director, Retail Lending Manager, or Sales, Marketing, Compliance, & Training Director.

Maintain an organized work area. Be willing to make suggestions to keep the work area well-organized and free from clutter.

Apply the bank's service excellence standards to all customer communications and conversations – internally with coworkers and externally with customers.

Support the bank in its efforts to connect with the community, improve operational efficiency, maintain profitable growth, and achieve service excellence. Always look for and share about opportunities for improvement.

Compliance, Operational & Training Requirements

Complete compliance training as assigned through BAI computer-based training system and all other training as assigned.

Education & Experience Required for Position

- 5+ years of banking experience.
 - Extensive knowledge of financial institution policies and procedures.
 - New Accounts experience preferred.
 - Excellent communication, analytical, and interpersonal skills.
 - Proven communication, organizational, and public relation skills.
 - Thorough understanding of loan documentation criteria.
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Job Details

Hourly officer position at Flora Savings Bank, Flora, IL facility. 40 hours per week, Monday – Saturday.

This position is supervised by the CPSB Retail Lending Manager.

Flora Savings Bank, a division of Community Partners Savings Bank, is an Equal Opportunity Employer including disability and veterans.