

The Provident Bank in Jersey City is looking to hire an Universal Banker.

Link to apply: <https://usnlx.com/index.asp>

Job Description:

The Universal Banker position is a “career level” position that performs both Teller and Platform duties. The responsibilities may vary day to day based on the work that needs to be done in the branch that day. Responsibilities include responding to customers’ needs by processing a variety of financial transactions including but not limited to opening accounts, cross selling, tele-consulting, developing relationships thru a book of business, and servicing accounts, check cashing, withdrawals, deposits, and loan payments and/or greeting customers, and performing customer needs assessment (profiling). The Universal Banker may also research and resolve account issues or customer inquiries, promotes organizational products and services by referring current or prospective customers to other departments within the organization. This position is responsible for meeting sales expectations, which include deposit, loan and revenue expectations, generating sales and referrals as well as managing and balancing cash drawers. Responsibilities also include assisting the banking center supervisor with teller line and end of day functions and preparing daily paperwork according to branch procedures. This position may be eligible to obtain Life and Health Licensing. Works under general supervision.

MAJOR JOB RESPONSIBILITIES -

The Universal Banker’s duties and responsibilities listed below are categorized into general 3 areas - Sales, Service and Operations. Sales: Meet customer sales referrals and cross-selling goals; knows the features and benefits of all products and services to satisfy the needs of the customers. Promotes bank products, refer or resolve customer inquiries concerning accounts or other banking services. Actively refers clients for commercial business to branch manager Exceed client expectations through active engagement, commitment and dedication to servicing and building customer relationships. Advance the Bank’s Corporate Sales Program through the consultative profiling of clients to develop new relationships and build upon existing ones and is responsible for managing and growing a book-of-business. Service: Direct clients and identify opportunities through lobby management. Assist clients with branch technology and provide referrals to other lines of business. Helps maintain cost efficiency to achieve goals of the branch; assures quality of customer service and adherence to sales and brand standards Supplements general platform sales and service responsibilities as required. Exhibit and execute on customer service protocols. Operations: Ensures operational and financial safety and soundness. Leverages Lobby management as a tool for managing risk. Establishes customer identity according to established guidelines and adheres to all other compliance procedures. Assist Branch Management with Branch operations as needed. Performs teller duties including but not limited to: check cashing, withdrawals, deposits and loan payments. Ensures compliance with policies and procedures as required. Prepares and/or completes CTR/SAR procedures on appropriate transactions. Must be able to work a flexible hourly schedule as requested. May be asked to travel to other locations / branches. Assists in training other branch personnel. Provides access to safe deposit boxes. May perform other duties as requested.

SKILLS

Good interpersonal skills, including listening, written and verbal communication. Ability to work with a wide variety of personalities in a courteous and professional manner. Solid math and analytical skills. Ability to understand and follow safety and security practices. Good relationship building skills. Ability (strong) to build relationships through consultative conversations and to identify customer needs and translate those needs to sales opportunities. Strong customer service/advocacy skills. Good organizational and time management skills. Good PC skills; and the ability to quickly learn other computer programs, including Microsoft office

EDUCATION

High school diploma or GED

WORK EXPERIENCE

1 - 2 years in a retail sales/service environment
Banking experience a plus.