Prospect Bank Universal Banker Job Description

Job Title: Universal Banker
Reports To: Branch Manager/Senior VP of Branch
Prepared By: Administrative Services
Region: All
FLSA Status: Non-Exempt
Updated: 03/26/2026

Summary: The Universal Banker position is a hybrid role of bank teller and personal banker. This person must present a professional image of Prospect Bank to customers and fellow employees alike. The position requires a friendly personality, comprehensive knowledge of banking products and services, and skills required of teller operations and new account opening. This role requires independent judgment with minimum supervision and the ability to work under pressure during peak times while maintaining accuracy with speed. A Universal Banker should be comfortable promoting business for the Bank while maintaining strong customer relationships.

Essential Duties and Responsibilities:

- Explain and promote Bank products and services
- Cross sell bank products and services based on customer needs
- Open all types of new accounts and process changes to existing accounts
- Process account maintenance including but not limited to, closing accounts, address changes, stop payments, and check orders
- Answer the phone and respond to customer questions and concerns
- Maintain customer information confidentiality
- Research and resolve customer problems, acting as a liaison between other bank departments when necessary
- Review branch reports (daily or monthly) including but not limited to, emails that are automatically generated and DDA, SAV & COD system reports
- Meet regulatory reporting standards by collecting and/or providing Currency Transaction Report or Suspicious Activity Report information to the Risk Management department in a timely fashion
- Function as a branch Teller when necessary – See Teller job description for duties and responsibilities
- Maintain an orderly and accurate teller drawer within drawer limits
- Assist customers in their Safe Deposit boxes, if applicable
- Process license plate sticker renewals, if applicable
- Any other duties or projects as assigned

Supervisory Responsibilities: No supervisory responsibility

Qualifications: High School Diploma or GED and proficiency with computers