



Facilitate Opening of New Deposit Accounts, Including:

1. Ask Probing, relationship-building questions prior to recommending new products
2. Recommend appropriate products at the point of sale and for future follow up
3. Assist customers in preparing new account applications as needed
4. Accurately and timely input of data into the core processing system to include proper identification and verification.
5. Assist customers with enrollment process for electronic services including online banking, e-statements, and mobile deposit.
6. Provide all proper disclosures and new account documentation to customer.

Routine Follow up Tasks and In-Person Customer Service Requests, including:

1. Daily and timely input of payment decisions into the core processing system
2. Resolution support of errors, disputes, fraud and all general banking inquiries
3. Process gift cards and foreign currency requests
4. Provide notary services as applicable
5. Facilitate transactions such as online posting, wire transfers, ordering checks and other ancillary products
6. Perform IRA maintenance transactions
7. Provide back up for other departments as needed
8. General office administration including, but not limited to answering incoming calls, greeting/directing customers, processing/sorting mail.
9. Operating a teller drawer daily

Supervisory Role, including:

1. Oversee and supervise branch retail personnel for purposes of day to day administration of job duties, including scheduling and communicating overall goals and reinforcing principles.
2. Assist Branch Operations Officer by providing oversight and performing branch audits as applicable.

Grow Core Deposits and Expand Customer Relationships:

1. Make outbound calls to new and existing customers as well as prospects from referrals
2. Assist Relationship Managers and Business Development as needed to grow relationships including attending offsite appointments and events as required.
3. Determine appropriate follow up schedule with customers according to needs identified
4. Refer products and services beyond the normal scope of duties to other lines of business
5. Attend and contribute to sales and departmental meetings
6. Coordinate and execute regular sales meetings with retail lobby staff to insure quality customer experiences and achievement of individual and branch sales and service goals and expectations.
7. Attend ongoing sales, product, service, operational and regulatory training.

General Banking Tasks:

1. Maintenance of accurate safe deposit box records

## Job Description – Universal Banker II - Watkinsville |

2. Track opening and closing of the vault
3. Conduct audits and personal bankers and tellers as required
4. Report any suspicious activities through the proper channels and per Bank/regulatory policy.

### Key Result Areas:

1. Successful sales of new deposit products
2. Achieve effective maximization of alternative delivery channels like mobile check deposit, mobile banking, online banking and e-Statements.
3. Core deposit growth in accordance with Bank goals through cross selling and other initiatives
4. Satisfactory service and maintenance of new and existing customer relationships
5. Satisfactory compliance with all internal and external operating procedures, laws and regulations.

### Compliance:

1. Ensure compliance with all applicable state and federal banking laws and regulations
2. Maintain confidentiality of all customer files and proprietary (physical, electronic and intellectual) Bank property.
3. Satisfactorily complete all required Bank Secrecy Act/Anti-Money Laundering/OFAC compliance training and complies with all regulations which apply within the scope of the position.

### Measurable Performance Expectations:

1. Attainment of personal sales and referral goals
2. Attainment of branch sales goals
3. Accurate and timely performance of bank functions such as online postings, wire transfers, payment decisions, dispute resolutions and required account opening documentation.
4. Correction of any deficiencies noted on performance appraisals within specified timeframe.

### Behavioral Expectations:

1. At all times, refrain from negative remarks about the Company, co-workers, customers or supervisors.
2. Demonstrate professionalism and quality workmanship in:
  - a. Image and personal appearance
  - b. Grammar and language
  - c. Personal work area
  - d. Punctuality
  - e. Ethical behavior
  - f. Personal hygiene
3. Maintain a position of exemplary behavior by:
  - a. Openly supporting the Company vision, goals and core values
  - b. Achieve 100% avoidance of gossip
  - c. Exercise good stewardship over Company resources, including time
  - d. Treat co-workers as internal customers
4. Support co-workers and managers with a spirit of teamwork, respect and empathy

## Job Description – Universal Banker II - Watkinsville |

### Desired Skills and Experience

- Five years of similar banking experience, including time spent in preparatory positions.
- Management experience highly preferred
- Sales experience highly preferred

### Education/Certification/Licenses

A high school degree or GED is required.

### Interpersonal Skills

A significant level of trust and diplomacy is required to be an effective subject matter expert in the position. In-depth dialogues, conversations and explanations with customers, direct and indirect reports and outside vendors of a sensitive and/or highly confidential nature is a normal part of the day-to-day experience. Communications can involve motivating, influencing, educating and/or advising others on matters of significance.

### Other Skills

Equipment/products used, but not limited to: personal computer, lap top computer, typewriter, copier, telephone, facsimile, voicemail, printer, MS Word, Excel, Outlook. Familiarity with banking software, banking operations and other technology is key.

Resumes can be submitted to: [tthrasher@banksouth.com](mailto:tthrasher@banksouth.com)

E-O-E/M/F/D/V/LBGT