



MountainOne Bank
93 Main Street, North Adams, MA 01247
855.444.6861
www.mountainone.com

Universal Banker Representative (Quincy)

About Us:

MountainOne is a mutual holding company headquartered in North Adams, Massachusetts. Banking, Insurance, and Investment products are offered at full service offices in the Berkshires (Pittsfield, North Adams, Williamstown) and on Boston's South Shore (Quincy, Rockland, Scituate). MountainOne is dedicated to the local communities we serve, with a mission of delivering solutions of real value that help individuals, businesses, and community institutions manage their financial lives with clarity and confidence.

- **MountainOne Bank**, founded in 1848, provides a complete array of personal and business banking and electronic services.
- **MountainOne Insurance** provides personal and business insurance, bonding services and group benefits solutions.
- **MountainOne Investments** provides individual investment services and group financial benefit plans (financial professionals offering securities and advisory services through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Advisor)

Position Description:

The Universal Banker Representative plays a vital role in providing exceptional customer service in accordance with our Community Banking Service Standards. This position participates in the daily operation of the branch; including but not limited to responsibilities for account management and assisting customers with banking products, transactions and other financial products/services as needed; for providing timely and efficient completion of transactions while maintaining accurate records and thorough handling of all cash and negotiable instruments assigned. The Universal Banker proactively participates in the branch sales referral process as directed by management.

Key Accountabilities and Responsibilities:

The job performance of the Universal Banker includes the following, and other/related duties as assigned.

1. Customer Care

- Drive and deliver the MountainOne Standard of Customer Care e regarding daily transactions, proactively addressing inquiries, and resolving problems in accordance with bank policies.
- Perform the basic transactions of a teller; accepting deposits and loan payments, verifying cash and endorsements, cashing checks within limits and obtaining further authorization when necessary, issuing money orders, cashier's checks and redeeming savings bonds.
- Perform ATM/Debit card maintenance and new card orders.
- Develop and deepen customer rapport; have and use knowledge of account ownership, be responsive and timely with correspondence and problem resolution. Promote and advise on the bank's products and services.
- Open and service new and existing accounts. Ensure customer profiles are updated-Maintain constant awareness of changes/opportunities affecting customer accounts.

2. Operations and Compliance

- Comply, keep updated with policies, procedures, compliance training; comply with BSA/AML/OFAC regulations and guidelines. Keep track of and participate in scheduled monthly audit requirements. Comply with the company's code of ethics.
- Maintain a position of trust and responsibility by keeping all customer business secure and confidential; educate and alert customers regarding fraud.
- Prepare individual daily balance of teller cash transactions, as well as other reports as necessary.
- Prepare and review new customer account and maintenance document checklists for 100% accuracy.

3. Individual and Team Effectiveness

- Work cooperatively in close communication and coordination across all company departments/functions. Develop a collaborative relationship with the Call Center.
- Participate in cooperative team efforts to set/achieve goals, communicate, share information; training and development.
- Demonstrate a strong commitment to the bank's culture and core commitments including community engagement; established service standards; serve as a brand ambassador.
- Ability to travel to other branches within the region to assist with staff coverage.

4. Business Development

- Identify business growth opportunities through active listening; by reviewing basic customer account data.
- Proactively participate in the sales referral process. Cross-sell product lines and appropriate financial solutions.
Understand and utilize thorough products and services knowledge for the sake of customer inquiries, discussion and cross-sell opportunities.

Qualifications:

Technical Knowledge/Skills

- Math literacy and fundamental financial calculations.
- Fundamental teller transactions.
- Proficiency in Microsoft Office Suite.
- Systems knowledge (teller and customer management); DecisionPro and DepositPro system knowledge.
- Branch procedures; cash handling; ATM processes and procedures.
- Product knowledge, e.g. deposit accounts, loan products, features/benefits.
- Sales process; as relates to selling through product promotion, cross-selling and making sales referrals.

Personal Skills:

- Critical thinking; ability to logically evaluate information, solve problems, exercise good judgement.
- Goal-orientation; ability to expend the time, effort and focus necessary to achieve goals.
- Personal accountability and effectiveness; ability to act responsibly.
- Interpersonal skills; communication skills, including verbal, written and active listening.
- Empathy, ability to relate to and care for others.
- Flexibility, ability to adapt to situations and others.
- Detail-orientation and consistency; ability to organize activities, tasks and projects with accuracy.
- Teamwork, ability to participate cooperatively in setting and achieving team goals; participate in peer coaching.
- Customer service and relationship-management; strive to anticipate, meet, exceed customer expectations.
- Act and communicate professionally, with consideration, respect and courtesy.

Experience:

- Associate's degree.
- Minimum one year of banking experience.

Other Requirements:

- Flexibility and availability to service all banking hours, as needed.
- Ability to travel up to 50% of the time outside a 25-mile radius.
- Ability to sit, drive, bend, make/answer telephone calls.

To Apply:

Please email your resume and letter of interest to: careers@mountainone.com. MountainOne is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, age, disability, or veteran status. (Compliant with VEVRAA and Section 503 rules)

MountainOne Bank is Member FDIC. Member DIF.  Equal Housing Lender.

Insurance and Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal investment.

The financial advisors of MountainOne Investments offer securities and advisory services through Commonwealth Financial Network®, member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency or MountainOne Investments. MountainOne Bank is not a registered broker-dealer or Registered Investment Adviser. MountainOne Bank and MountainOne Insurance are not affiliated with Commonwealth. MountainOne Investments' main office is located at 85 Main Street, Suite 100, North Adams, MA 01247. (413) 664-4025