



Position: Universal Banker
Reports To: SVP of Retail Sales
FLSA: Non-Exempt
Location: Whitefish, with the ability to work at any location

Position Summary:

The Universal Banker serves as the primary Interactive Teller Machine (ITM) operator for Three Rivers Bank while providing operational support across multiple retail banking functions. This position combines advanced teller and digital banking responsibilities with customer service, account servicing, and relationship-building activities.

This position's primary responsibility is managing ITM operations and delivering exceptional customer experiences through remote video banking channels. The incumbent will support deposit account servicing, customer inquiries, sales referrals, digital banking support, and retail branch operations while maintaining flexibility to assist with personal banking activities as needed.

Universal Bankers consistently represent Three Rivers Bank's culture, values, and commitment to exceptional service while utilizing the Emmerich Group 7-Step Sales Process to identify customer needs and recommend appropriate banking solutions.

Essential Functions:

Universal Bankers consistently apply the Emmerich Group 7-Step Sales Process across all assigned functions by doing the following:

- 1: Build Rapport – Greet every customer with warmth, professionalism, and genuine interest.
- 2: Ask Questions – Use purposeful discovery questions to understand financial goals and challenges.
- 3: Identify Needs – Listen actively to uncover opportunities to add value.
- 4: Present Solutions – Connect customer needs to appropriate bank products and services.
- 5: Ask for the Business – Confidently invite customers to take the next step.
- 6: Handle Concerns – Address questions or hesitations with clarity and empathy.
- 7: Confirm Next Steps – Ensure follow-up, documentation, and a smooth handoff when needed.

The following role-specific functions outline how Universal Bankers fulfill their core responsibilities across the retail team:

Interactive Teller Machine (ITM) Operations

Primary Function of Position

- Process deposits, withdrawals, payments, transfers, check cashing, and other banking transactions through remote video conferencing.
- Display an engaging and professional on-screen presence while assisting customers through the ITM platform.
- Maintain proficiency in the operation, troubleshooting, and functionality of Interactive Teller Machines.
- Serve as the primary ITM operator and work closely with the Universal Banker/Teller Supervisor to coordinate ITM maintenance, complete cash fills, monitor machine performance, and assist in resolving operational issues to ensure optimal functionality and customer experience.
- Process loan payments, loan payoffs, credit card payments, and cash transactions accurately and efficiently.
- Assist customers with account inquiries, transaction research, and reconciliation requests.
- Balance virtual cash drawers and reconcile ITM transactions daily.
- Process mobile deposits, remote deposit items, and exception transactions.
- Review and complete required BSA/AML reporting when necessary.
- Maintain compliance with all bank policies, procedures, and regulatory requirements.
- Maintain strong knowledge of digital banking products and services.
- Promote and refer appropriate products and services based on customer needs.

Customer Experience & Digital Banking Support

- Greet and assist customers by phone, email, in person, and through ITM channels.
- Deliver an exceptional customer experience during every interaction.
- Assist customers with online banking enrollment, password resets, account unlocks, and navigation.
- Support debit card ordering and servicing requests.
- Assist customers with routine account maintenance requests.
- Resolve customer concerns promptly and professionally.
- Maintain confidentiality and professionalism in all customer interactions.
- Support branch operational activities, mail handling, document processing, and other administrative functions as assigned.

Teller Operations

- Process customer transactions accurately and efficiently.
- Issue cashier's checks.
- Order customer checks.
- Process foreign currency transactions.
- Assist with outgoing wire requests.
- Process night deposit and bank-by-mail transactions.
- Process change orders.

- Balance assigned cash drawer and settlement activity.
- Balance ATM cash as assigned.
- Process credit card payments and advances.
- Research and resolve transaction discrepancies.
- Complete all daily work with minimal errors and within established timeframes

Personal Banking & Account Servicing Support

- This position provides support for deposit account servicing and basic personal banking functions as needed. Responsibilities may include:
- Assisting with account maintenance requests.
- Supporting account-opening activities during staffing shortages or periods of high volume.
- Opening Certificates of Deposit, Health Savings Accounts, and Individual Retirement Accounts when needed.
- Assisting customers with routine ownership changes and account servicing.
- Cross-selling products and services when opportunities are identified.
- Referring customers to Personal Bankers or Lending Team Members for complex account-opening or lending needs.

Additional Responsibilities

- Must have the flexibility to work the open to close shift by clearing and opening the bank for employees before bank hours and/or closing the bank with the tellers at the end of the day.
- Maintain proficiency in all assigned banking systems and technologies.
- Demonstrate flexibility by supporting other bank locations when business needs require.
- Assist with Notary requests.
- Complete required compliance and educational training annually.
- Participation in Bank Committees as Assigned or requested.
- Participate in a minimum of two Heritage Club events annually.
- Participate in two Highlander Cross Country or Track events annually.
- Participate in two other Bank sponsored community events per year.

Skills and Competencies

- Treats all customers with respect even in the most negative situation.
- Computer proficiency required – ability to use internet, email and Microsoft Office Word, Excel and provide backup for the ITM Teller during breaks.
- Must be bondable.
- Professional, trustworthy, and customer-focused.
- Commitment to confidentiality and accuracy.
- Highly organized with attention to detail.
- Demonstrate flexibility by performing other duties as assigned.
- Exhibit strong independent work skills and effectively prioritize tasks with minimal supervision.
- Demonstrates effective collaboration with team members.

- Upholds the bank's goals and values.
- Maintains a professional work environment.
- Adheres to scheduled shift times with punctuality.
- Exhibits strong communication skills.
- Shows receptiveness to coaching and displays humility.

Physical Demands

- Normal office environment.
- Extended PC viewing, keyboarding with periods of sedentary work.
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms.
- May be required to occasionally lift/move up to 50 pounds.

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Equal Opportunity Employer Statement

Three Rivers Bank of Montana is committed to creating a diverse and inclusive workplace. As an Equal Opportunity Employer in the state of Montana, we ensure that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, protected veteran status, or any other characteristic protected by applicable law.

Employee Signature

Date

Printed Name