



**Position** | Universal Banker

**Classification** | Non-exempt, Full-Time

**Location** | Albuquerque

Southwest Capital bank is family owned and operated, with rich roots dating back to 1920 in Northern New Mexico. With a focus on Community, Accountability, Relationships and an Entrepreneurial spirit, we offer a diverse and inclusive work environment. We are seeking dedicated professionals whose work philosophy aligns with our C.A.R.E values and beliefs to join our team!

### **Summary**

The primary function of the Universal banker would be to open new commercial accounts. In addition, the ideal candidate will provide service to bank customers by conducting appropriate transactions and meeting the needs of customers by referring them to appropriate departments in the bank with a friendly, caring attitude.

### **Essential Functions**

- Assist customers with opening new Commercial accounts
- Receive checking and savings deposits: verify cash and endorsements, receive proper identification for cash back, and issue receipts of deposit
- Examine checks deposited and determine proper funds availability based on regulation requirements and complete Hold Notices
- Process savings withdrawals
- Cash checks: verify endorsement, receive proper identification, and ensure validity
- Identify counterfeit currency
- Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies
- Cross-sell bank products and services
- Refer customers to the proper department for issues that cannot be resolved at the teller line
- Count and roll loose coins
- Issue personal money orders and cashier's checks, accept orders and payment for U.S. Savings Bonds, and sell American Express Travelers Checks (single & multiple signer)
- Accept loan payments: verify payment amount and issue receipts
- Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded
- Ensure teller station is properly supplied
- Close accounts when requested
- Follow procedures for removing accounts for dormancy
- Balance drawer daily, including periodic batching of cashed checks
- Process cash advances redeem U.S. Savings Bonds. Maintain appropriate currency logs
- Follow all bank policies and procedures



- Performs other duties as assigned

**Minimum Education**

- High School Diploma or equivalent

**Preferred Education**

- Associate Degree

**Preferred Qualifications**

- Three or more years of consumer and/or commercial account experience

**Minimum Qualifications**

- Two or more years of consumer and/or commercial account experience

\*Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change depending on qualifications.