



TITLE:	Universal Banker	Reports to: Deposit Operations Officer
FLSA:	Exempt	Location: Neillsville, Loyal or Marshfield
CATEGORY:	Full Time	Date: January 2026

SUMMARY

The Universal Banking position is designed to develop bank officers. As Universal Banker you are responsible for assisting bank management in operations, staff supervision and the overall success of the Bank. Assume authority and responsibility for the branch as an active member of the management team. Ensure team promotes full-service bank, instrumental in product promotion and referrals. Maintain a high standard of customer service to ensure accuracy and efficiency of transactions based on guidelines and set expectations. Will have additional duties within the credit underwriting area of the bank with a specific responsibility of credit underwriting for small business and agricultural loans. Additional responsibilities include, developing new outside business to include retail and commercial deposit gathering.

ESSENTIAL DUTIES

- Share responsibility for attaining branch goals with management team. Provide coaching and work direction to branch personnel. Assist Branch Managers with community outreach.
- Perform duties as scheduled to meet branch needs including operating a teller station and CSR desk.
- Cross-sell bank products and services based on customer needs. Ensure all team members are finding these opportunities and meeting set referral goals.
- Resolve procedural questions referred by branch employees, interpret company policy, and determine reasonableness in deviating from policy to provide equitable service to customers while maintaining a focus on branch profitability. Serve as a resource to the bank personnel when dealing with difficult situations and transactions.
- Ensures branch staff if knowledgeable and adheres to compliance, protect customer privacy and reduce exposure to losses. Assist with investigation of special account inquiries, including escalated customer issues, work with internal support departments.
- Assist in the supervision of branch staff work. Assist with interviewing and onboarding new personnel, provide on-the-job training, work direction and feedback, schedule staff to ensure departments are optimally staffed, initiate disciplinary action as necessary, assess productivity, and assist with preparation and delivery of performance appraisals.
- Assist Credit Officer in the underwriting of small business and agricultural loan applications in accordance with bank procedures.
- Will have further responsibility for assisting bank management with data reporting in both the credit and deposit areas.
- Assist management in all areas of the branch as required. Assume authority and responsibility for necessary management decisions.
- Effectively multitask and support in all areas of branch functions.



Citizens State Bank of Loyal

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of force; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

2-3 years of banking experience in supervisory or management role

High school education or equivalent

Demonstrated ability to supervise, train, coach and motivate others to achieve goals

Demonstrated problem solving and conflict resolution skills

Ability to calmly diffuse and manage challenging situations

Strong communication and interpersonal skills

Strong organizational skills

Strong knowledge of banking core and support applications

Reliable, dependable and responsible

➤

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.