



# Citizens State Bank of Loyal

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<b>TITLE:</b>	<b>Universal Banker</b>	<b>Reports to:</b> Deposit Services Officer & Credit Officer
<b>FLSA:</b>	<b>Exempt</b>	<b>Location:</b> Neillsville, Loyal, or Marshfield
<b>CATEGORY:</b>	<b>Full Time</b>	<b>Date:</b> January 2026

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## SUMMARY

The Universal Banker is a client-facing, developmental banking role designed to build a strong foundation in commercial and consumer banking. This position focuses on commercial deposit account opening, customer relationship management, treasury management services, and foundational credit analysis, while also supporting day-to-day branch operations as needed.

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 involve developing new outside business to include retail and commercial deposit gathering.

This role is intentionally structured to develop a well-rounded, experienced banker who is prepared for future promotional opportunities within the bank, including roles in commercial banking, treasury management, leadership, or credit administration, as openings arise

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## ESSENTIAL DUTIES

### Commercial & Consumer Deposit Services

- Open and maintain commercial and consumer deposit accounts in compliance with bank policies, regulatory requirements, CIP, BSA/AML, and OFAC guidelines
- Conduct thorough account onboarding, including entity documentation, beneficial ownership, and product selection
- Educate customers on appropriate deposit products and services to meet business and personal financial needs
- Identify opportunities to deepen relationships through additional deposit, cash management, and electronic banking solutions

### Customer Relationship Management

- Serve as a primary point of contact for assigned customers, delivering high-quality service and responsive follow-up
- Build and maintain strong relationships with business owners, nonprofit organizations, and retail customers
- Proactively identify client needs and refer opportunities to commercial lenders, mortgage officers, investment services, or other bank partners
- Support retention and growth of existing customer relationships through regular outreach and service excellence



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## Credit Analysis & Lending Support

- Assist Loan Officers in the underwriting of small business and agricultural loan applications in accordance with bank procedures and assist Credit Officer with other credit tasks as needed
- Maintain a good working knowledge of the Bank's lending policies and procedures

## Developmental Focus

- Participate in structured training and on-the-job learning across retail, commercial, treasury management, and credit functions
- Gain exposure to multiple areas of the bank to develop broad banking knowledge and skillsets
- Demonstrate initiative, professionalism, and a commitment to continuous learning in preparation for advancement opportunities
- Participate in branch sales, service, and community engagement initiatives

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## 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.

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## MINIMUM REQUIREMENTS

College degree in business, finance, accounting, economics, or a related field preferred or equivalent experience.

2-3 years of banking experience preferred.

Demonstrated problem solving and conflict resolution skills.

Strong communication and interpersonal skills.

Strong organizational skills.

Strong knowledge of banking core and support applications.

Proficiency within Microsoft 365 programs ie: Word, Excel, Teams

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**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.