



**Senior Service Associate /  
Universal Banker Function:**

Specializes in our branch customer experience through lobby management, transactions and servicing interactions for retail and business customers. Identifies walk-in customers' needs through the Bank's retail sales process to provide basic sales solutions for basic customer needs and/or refer complex customer needs to the appropriate team member/partner.

**These employment opportunities are  
in Baltimore city:**

(Please apply on-line at M&T's  
website provided on the flyer at one  
of the Requisition Numbers  
enclosed!

**Requisition# for Sr. Service Associate &  
location**

**The requisition numbers are:**

**R19880 on Light and Redwood Street**

**R21088 on Howard Street**

**R21427 on McHenry Row**

**R21804 (Bi-Lingual Sr. Service  
Associate - Spanish Speaking)**

**Patterson Park**

**R20944 on North Plaza in Baltimore  
County**

**R17460 - Kirk Avenue**

**R18544 - University Hospital**

**R20784 - Hampden**

**R22513 - Light & Redwood**

Lisa Nash, Business Consultant  
lisa.nash@maryland.gov  
(410) 396-7873

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## M&T Bank Hiring:

### Senior Service Associate/Universal Banker

#### Position Responsibilities:

- **Educate** customers on current bank processes, solutions, deposits, and other convenience services/available channels.
- **Fluently** use needs assessment to facilitate reactive account opening.
- **Explain** features and benefits of solutions (e.g. credit cards, overdraft line of credit, installment loans) and have basic knowledge of when it is an appropriate solution.
- **Open** new Demand Deposit/Time Deposit/IRA accounts and explain the features, benefits and disclosures associated with each/ Explain, at a high-level, criteria used to decision loan applications.
- **Transition service**/sales consultation to account opening process
- Field inbound customer inquiries and provide solution-based recommendations.
- **Complete** Business Banking Customer Refresh Activities.
- **Complete** business account servicing request for research, disputes, loan payments, loan advances, collateral releases, wire transfers, official check request, statement request and credit inquiries.
- **Assist** and stay current with the Business Banking AML/KYC/BSA process.
- **Review**, approve and help resolve customer Business Banking Customer overdrafts.
- **Introduce** business Banking Partner when servicing need represents an opportunity for a product solution.
- **Assist** business customers with deposit and loan servicing needs.

#### TO APPLY:

**APPLICANTS MAY APPLY ON-LINE AT:**

**[www3.mtb.com/careers](http://www3.mtb.com/careers)**