



Teller

Department: Branch Operations

FLSA Status: Non-Exempt

Grade/Level:

Job Type: Regular

Work Schedule:

Monday thru Friday and Saturday work as scheduled

Job Status: Full Time or Part Time
(Part Time works less than 29 hrs.)

Reports To: Asst. Branch Manager, Branch Manager, Senior Executive, or Community Bank President

Amount of Travel Required: None

Positions Supervised: None

POSITION SUMMARY

This position has a high level of face-to-face contact with both commercial and residential customers. Comprehensive, prompt, and efficient response to customer requests is critical. Customer transactions include deposits, withdrawals, and loan payments, as well as sales of other bank products. It is imperative to keep your cash drawer in balance daily and to report any discrepancies to your supervisor immediately. Regular, punctual, physical attendance is an essential job function. A high level of customer service is required.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable Accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions Statement(s)

- Provides basic cash receipts, deposits, and payment services in accordance with bank procedures.
- Enters daily transactions into designated banking system and identifies mistakes should the debits and credits not balance.
- Processes deposits and payments received via night depository drop and US mail.
- Receives payments for a variety of loans (consumer, commercial, mortgage and home equity).
- Counts currency, coins, and checks received, by hand or using currency-counting machine, and prepares them for shipment to the Federal Reserve Bank.
- Balances currency, coin, and checks in personal cash drawer at end of shift daily and compares with computer generated total. Reports any discrepancies to the supervisor.
- Places holds on accounts for uncollected funds following required financial regulations and bank policies.
- Works closely with other tellers and Deposit Operations staff to resolve customer issues and discrepancies.

- Counts, verifies, and posts armored car deposits.
- Reports equipment malfunctions to supervisor.
- Processes sale of various bank instruments such as cashier checks, cash advances, and counter checks.
- Explains bank products and services to customers and refers to other branch personnel when appropriate.
- Assists customers in balancing their checkbooks, ordering checks, advising of account balances, and any debit card issues.
- Educated on monitoring the bank vault levels and maintaining established cash levels.
- Daily monitors bank vault to ensure cash balances are correct.
- Responsible for counting, filling, balancing, auditing, and ordering monies for the cash vault, ATM (Automated Teller Machine), and TCD (Teller Cash Recycler) if assigned at your branch.
- Answers incoming telephone calls as needed.
- Educated on bank's security procedures and watchful of suspicious activity (within and outside the facility).
- Opens and closes branch by following established security procedures.
- May provide cleaning services for bank facility (typically at smaller branches).
- Participates in continued compliance training for relevant lending and deposit laws and regulations.
- Responsible for understanding and following all internal banking policies and procedures.
- Performs miscellaneous job-related duties as assigned.

POSITION QUALIFICATIONS

Competency Statement(s)

- Ethics / Honesty / Integrity - Ethics looks at the ability of the individual to be guided by the company's accepted principles of moral conduct. It incorporates the ability of the individual to act in a fair and just manner, free from deception, in business dealings.
- Customer Oriented - Ability to take care of the customers' needs while following company procedures.
- Relationship Building - Ability to effectively build relationships with customers and co-workers.
- Accuracy - Ability to perform work accurately and thoroughly.
- Detail Oriented - Ability to pay attention to the minute details of a project or task.
- Empathetic - Ability to appreciate and be sensitive to the feelings of others.
- Responsible - Ability to be held accountable or answerable for one's conduct.
- Communication, Oral - Ability to communicate effectively with others using the spoken word.
- Time Management - Ability to utilize the available time to organize and complete work within given deadlines.
- Diversity Oriented - Ability to work effectively with people regardless of their age, gender, race, ethnicity, religion, or job type.

SKILLS & ABILITIES

Education: High School Graduate or General Education Degree (GED): Required

Experience: Six months to one year experience in cash handling and customer service preferred

Computer Skills: Basic Microsoft Office Programs
Technical aptitude to learn and use a variety of specialized financial software.

Other Requirements: Must be able to work Saturdays and flexible toward schedule changes.
Able to learn bank products and services and explain to customers.
Possesses proven customer service talents, and has above average oral and written communication skills.
Professional and ethical when dealing with customers, vendors, and bank employees.
Maintains confidentiality of all sensitive information and customer data.

PHYSICAL DEMANDS

N (Not Applicable) Activity is not applicable to this position.
O (Occasionally) Position requires this activity up to 33% of the time (0 - 2.5+ hrs/day)
F (Frequently) Position requires this activity from 33% - 66% of the time (2.5 - 5.5+ hrs/day)
C (Constantly) Position requires this activity more than 66% of the time (5.5+ hrs/day)

Physical Demands

Stand	C	Lift/Carry	
Walk	C	10 lbs or less	F
Sit	F	11-20 lbs	F
Manually Manipulate	C	21-50 lbs	O
Reach Outward	C	51-100 lbs	N
Reach Above Shoulder	C	Over 100 lbs	N
Climb	O	Push/Pull	
Crawl	O	12 lbs or less	O
Squat or Kneel	F	13-25 lbs	O
Bend	F	26-40 lbs	O
Grasp	C	41-100 lbs	O
Speak	C		

Other Physical Requirements

- Vision (Near, Distance, Color, Peripheral, Depth)
- Sense of Sound - able to hear a variety of voice levels and zone out other conversations
- Listening

This is an office environment.

Employee
Signature: _____

Date: _____

The company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the company reserves the right to change this job description and/or assign tasks for the employee to perform, as the company may deem appropriate.

I accept these requirements of my position as a Teller and have been provided a copy of this document. I understand I am responsible for adherence to all applicable banking laws and regulations including Anti-Money Laundering and the Bank Secrecy Act.