



POSITION TITLE		DIVISION
<b>Teller</b>		<b>Retail Banking</b>
REPORTS TO:	DEPARTMENT	DATE
<b>Head Teller, Assistant Manager and/or Branch Manager</b>	Branch Administration	<b>December 1, 2010</b>
SUPERVISES	FLSA	REVISED
<b>N/A</b>	<b>Non-Exempt</b>	

## GENERAL SUMMARY

Under general supervision, but following established policies and procedures, provides a variety of teller activities such as processing savings account, checking account, and loan transactions; cashing checks, and a variety of other transactions. Deliver exceptional customer service, aligned with the Credit Union's core values and mission statement. Responsible for providing quality member service, cross-selling the Credit Union's products and services, balancing each day's transactions and verifying cash totals. Responds to questions and/or provides information upon request from members (internal and external). Processes requests/transactions, as appropriate. Assists members and potential members in understanding and utilizing the Credit Union's products and services.

## MAJOR RESPONSIBILITIES *(in descending order of importance)*

1. Processes all transactions for members including deposits, withdrawals, loan payments, cash advances and transfers. Disburses money orders and cashier checks. Balances each day's transactions and verifies cash. Locates and notifies Head Teller of discrepancies. Receives checks and cash for deposit in savings and checking accounts, verifies deposit amounts, examines checks for endorsement and negotiability, and processes transactions via on-line teller terminal. Cashes checks and pays money from savings and checking accounts upon verification of signatures and member account balances. Inspects all checks, drafts, money orders, savings withdrawals, and so forth to determine their negotiability.
2. Proactively engages in conversations with members to discover member needs and refers and cross-sells products and services to meet member needs. Directs members to appropriate person/department. Achieves individual referral goals. Gives prompt, efficient, and accurate service
3. Assists members with payroll and direct deposit questions. Assists with EFT changes. Processes name and address changes. Accepts and processes check orders and direct deposit forms. May process requests such as opening of new checking /savings accounts, direct deposits, ATM/VCC cards, CDs, Money Markets, and additional services.
4. Scans checks processed daily. Verifies accuracy and balances transactions. Assists with the bagging of coin.
5. Prepares individual daily settlement of teller cash and other transactions bringing cash drawer and settlement sheets into balance. Locates and corrects discrepancies.
6. Utilizes tact and experienced-based knowledge to resolve member (internal and external) problems by explaining specific policies and products. Represents the Credit Union in a professional manner while maintaining positive member relations.
7. Answers questions concerning services provided by the Credit Union. Performs a variety of account maintenance functions. Ensures that all information given and/or transactions processed follow Credit Union or regulatory policy/procedure.
8. Assists in the training of new tellers as needed. May float from one branch to another.

9. Performs other Teller, Greeter and Clerical duties as assigned by the Head Teller, Assistant Manager and/or Branch Manager.

**QUALIFICATIONS:**

*Education*

High school diploma or equivalent (GED) education required.

*Experience/Skills/Knowledge:*

1. Minimum 6 months previous cash handling experience preferred.
2. Ability to learn Credit Union policies and procedures and products and services.
3. Excellent verbal, written, telephone and interpersonal communication skills.
4. Must possess a strong service orientation and willingness to sell products and services.
5. PC proficient, including Microsoft Office (Word, Excel, Outlook) and the Internet.
6. Excellent math ability and attention to detail.
7. Ability to function in a financial institution branch environment and utilize standard office equipment including but not limited to: PC, fax, copier, telephone, etc. Ability to lift minimum 25 lbs (i.e. coin bags & trays). Some travel required.

**GENERAL DESCRIPTION:**

*In terms of physical requirements, this position requires work best described as:*

Sedentary     Light     Medium     Heavy     Very Heavy

**PHYSICAL TASKS:**

- Standing/Walking - Constantly
- Hearing - Ability to receive information through oral communication (face to face and telephone). - Continuous
- Talking - Expressing or exchanging ideas by means of the spoken word (face to face and telephone). – Continuous
- Reading – Ability to receive information through fax, e-mail and text messages - Continuous

**AUDIO / VISUAL:**

- Requires vision to perform work dealing with data and figures and computer screens. -Continuous

**PSYCHOLOGICAL/MENTAL DEMANDS:**

- Responds positively and productively to stressful internal (employee)/situations. - Continuous
- Assists others to work harmoniously and effectively as part of a work team. - Continuous

<b>Employee's Signature</b>	_____	<b>Date</b>	_____
<b>Manager's Signature</b>	_____	<b>Date</b>	_____
<b>Human Resources' Signature</b>	_____	<b>Date</b>	_____