

# *Full Time Teller*

## JOB DESCRIPTION

LOCATION:	Fertile, MN	REPORTS TO:	Teller Supervisor
DEPARTMENT:	Bank	APPROVED BY:	Harless
STATUS:	NON-EXEMPT	DATE:	April 1, 2018

### **SUMMARY:**

Greet, process and handle customer banking needs. End of day balancing of cash drawer. Assist with incoming telephone calls.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** *include the following: Other duties or tasks may be assigned as required. Management may modify, change or add to the duties of this description at any time without notice. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

- Perform all customer transactions and assist with any questions they may have. Cross-sell and servicing of bank products which include cashier checks, money orders, travel, gift & debit cards and open new accounts (checking, savings, safe deposit). Also internet banking, e-statements, bill pay, cash management functions, etc.
- Perform customer security verification as per US Patriot Act requirements
- Post all daily transactions on system and scan/image
- Review account maintenance and large deposits for transfers
- Perform proof function, balance cash drawer, bank closing procedures
- Assist with the preparation of currency/coin shipments to Federal Reserve Bank or CNB and order coin
- Process customer bank statements and mail. Help customer with internet banking & e-statement signup
- Prepare Currency Transaction Report for external reporting
- See Specific listing of all Duties and Responsibilities which are non-exhaustive (attached to form)

**QUALIFICATION REQUIREMENTS:** *To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.*

Customer service skills, cash handling and balancing, a general knowledge of banking and working computer skills.

Education and Experience: High School diploma required. Prior customer service experience helpful.

Language Skills: Strong verbal and written communication skills are required. Ability to transparently communicate with customers and co-workers. Conduct oneself with level of professionalism and confidentiality pertaining to non-public information (including all customer and Bank related items).

Mathematical Skills: Basic math essential.

Reasoning Ability: Ability to analyze customer needs and suggest solutions, analyze daily work in order to balance cash drawer.

Other Skills/Abilities/Specifications: Knowledge of Microsoft Office, including Word is required Microsoft Outlook is helpful. Ability to multitask while working with speed and precision to meet required deadlines (timeliness). Ability to manage one's self through open communication with supervisor/co-workers with the end goal of working as a team to collectively meet all job requirements.

**TRAINING REQUIREMENTS:**

*In order to perform this job successfully, an individual will be required to complete on-the-job training. In addition, various forms of outside training may be required to enhance the performance of an individual in his/her job performance.*

**On-the-Job Training Required:** Sexual harassment training as well as any other training required by human Resources to stay compliant with federal employment regulations. Bank regulation training as required by the bank Compliance Officer.

**Outside Training Required:** (Workshops, Seminars, Schools) Attendance at any seminar as related to this position and required by bank management. Keeping current on word, excel and other computer systems upgrades.

**WORKING CONDITIONS:** *The working condition characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

Work conditions are that of a normal bustling office environment. Ability to multi-task while working with precision and speed are expected. Job responsibilities necessitate strict deadlines and cutoffs thus timeliness is an essential part of job performance. Functions where there is not an established deadline will receive guidance from the Supervisor for those functions. Communication is expected.

**PHYSICAL DEMANDS:** *The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

While performing the duties of this job, the employee is regularly required to stand, walk, use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms, and talk or listen.

Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus. Must be able to lift up to 25 pounds.

**EQUIPMENT AND TOOLS USED:** *Tools and equipment listed is representative of those typically used; other tools and equipment may be used as needed.*

Network Computer/Tablet Computer and applicable software, printer, copier/fax, calculator, postage machine, typewriter, scanner/imager, encoding machine, proof machine, and drive up window.

*I understand the description of this job and the essential functions, as given above and on page 3. I also understand that all of the duties are not described above and that I will perform those above and other related duties as directed by my supervisor and management.*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

**General Teller Duties**

Mail NSF, loan payment & etc notices  
 Process Night Deposit & mail received (loan and deposits)  
 File signature Cards/CD's  
 Statements – fold & mail  
 Order customer checks/making counter checks  
 Assemble Coupon Books  
 Redeem Savings Bonds  
 Count/wrap coins  
 File checks, night deposit & mail envelopes  
 Sell Money Orders/Cashier's Checks  
 Balance accounts for customers  
 Hand out Gold Classic Checking Gifts  
 Log out Money Orders/Cashier's Checks from vault  
 Mail Interest Checks, help w/ any special mailings  
 Stock supplies  
 Count cash in vault

Organize, address, sign and send customer Birthday Cards  
 Customer service & answer phones  
 Help with account balances  
 Shred documents  
 Memo Posting debit and credits on DDA accounts  
 Assist customers with deposits/loan pymts/cashed checks  
 Assist customers with safe deposit boxes (pymts & entering)  
 Send file to Faye Stene about elevator accounts  
 Exchange Foreign currency  
 Put updates in different manuals  
 Clean floors, coffee, windows, vaults  
 Sell tickets (for local groups) & meal tickets for LSS  
 Check 314(a) for matches  
 Verify funds available from customers accounts  
 Take wire orders from customers/signed agreements  
 Scan documents for long term storage (reports, signature cards, etc)

**Primary Full-time Operational Duties**

File operations reports  
 Print statements (off Summit) & CD backup of statements  
 Open Savings, Checking Accounts and Safe Deposit Boxes  
 Double check new Accts/CD's  
 Close out DDA, CD, and SDA  
 Run ChexSystems, Watch dog on new customers  
 Sell Gift & TravelMoney Cards  
 Proof ticket in Summit  
 Run Summit updates and Update Batch and Accrual (Precision)  
 Save End of Day (Summit)

Run End of Month, Quarter, Year end  
 Balance daily cash/teller drawers  
 Help/verify counting drawers  
 Verify cash for ATM machine  
 Research, copies of check & statements  
 Accept Debit Card Applications & Stop Payment orders  
 Help customers with Internet Banking and debit cards  
 Year-end forms and notices  
 Change Customer addresses in Meridian/send confirming letters  
 Fix copier/mailing machine

**Back up for various duties/items as specifically assigned by the Supervisor (primary for job listed below)**

Set up customers on internet banking –  
 Set-up ATM cards on Meridian –  
 Order ATM cards for customers –  
 BSA CTR filing –

IRA Ascensus data -  
 Updating RateWatch Online –  
 Opening CD's –  
 OFAC scrub