

JOB DESCRIPTION

TITLE: Teller/Personal Banker

INCUMBENT:

SUPERVISOR: Location Manager

STATUS: Full-time; non-exempt

GRADE: 3

DATE: March 2019

BASIC FUNCTION: Serves as a primary contact with the public. Processes transactions submitted to a teller window and manages a fund of cash. Sell and cross-sells products and services to new and existing customers.

MAJOR DUTIES - ESSENTIAL

1. Performs all basic teller functions:
 - a. Represents the bank to the customer in a courteous and professional manner, providing prompt and accurate service in the processing of transactions.
 - b. Receives and processes commercial and individual checking and savings deposits and withdrawals. Also receives loan payments.
 - c. Accepts checks for paying or cashing within predetermined limits.
 - d. Sells money orders, official checks. Prepares daily official check remittance.
 - e. Maintains and balances cash window. May balance ATM.
 - f. Balances coin machine; wraps loose coins; counts and packages currency.
 - g. Assists with the preparation of bank mailings.
 - h. Cross-sells bank services, explaining various accounts and makes referrals to other areas.
 - i. Operate branch capture machine to verify daily transactions.
2. Answers and routes incoming telephone calls. Takes and delivers messages.
3. Greets visitors, identifies needs and directs them to appropriate area.
4. Assists the Location Manager with Personal Banker duties including opening checking and saving accounts, certificates of deposit and maintaining miscellaneous documents for online banking, automatic transfers, debit/credit cards, and travel and gift cards.
5. Every effort has been made to identify the essential functions of this position. However, it in no way states or implies that these are the only duties you will be required to perform. The omission of specific statements of duties does not exclude them from the position if the work is similar, related, or is an essential function of the position.

MAJOR DUTIES - NON ESSENTIAL

1. May perform a variety of clerical projects as assigned by supervisor.
2. Maintains inventory of teller supplies.

MAJOR ACCOUNTABILITIES

1. Balancing within established standards.
2. Positive customer relations.
3. Comprehensive knowledge of deposit products and services and teller software programs.
4. Efficient use of teller and branch capture machines.
5. Satisfactory production in support of bank sales promotions through customer referrals and product recommendations.
6. Timely and accurate completion of work.
7. Complete account information and current loan files.

NATURE AND SCOPE: Work is performed under general supervision and within established policies and procedures. Occasionally some judgment may be required in making a referral to another area of the bank; waiving fees; recommending products and resolving customer complaints. Incumbent must be able to recognize irregularities or suspicious transactions.

SUPERVISORY AUTHORITY: None

WORKING RELATIONSHIPS - INTERNAL: Works closely with the Location Manager as well as all location staff.

WORKING RELATIONSHIPS - EXTERNAL: Serve as a primary contact with customers by phone and in person.

KNOWLEDGE, SKILLS & ABILITIES

Education/Experience High school diploma. Cash handling, customer service, teller or financial services experience required, one year minimum.

Equipment Used:

10-Key Calculator
Computer and Printer

Telephone
Branch Capture Machine

Hearing/Visual/Physical Requirements: Must be able to receive customer request and assignments through verbal and written communication. Vision is required to verify paying and receiving transactions. Working with a computer screen is an important part of the job. Proofreading and ability to decipher handwritten material requires good visions. Lobby communication with customers requires good hearing ability due to other sound distractions. Must be able to lift 55 pounds in order to carry bag of coin and carry and deliver mail.

Skills: Must be competent in the use of a ten-key calculator and a typewriter/computer keyboard. Well-developed communications and public relations skills are required. A high level of

interpersonal skills both verbal and written is required to communicate effectively with customers in a professional manner is essential.

Confidentiality: Handles routine confidential information.

Sociological: Must work well under stress, adapt to change and deal with those in other areas of bank is important to meet customer needs. Handle customer and departmental problems and complaints in a nonreactive, non-confrontational manner. Incumbent must be able to adapt to flexible work schedule to accommodate peak times. Should possess initiative to proactively identify and seek sales opportunities.

SIGNATURES

Employee

Employer