

## POSITION DESCRIPTION

**POSITION TITLE:** TELLER

**DEPARTMENT:** OPERATIONS

**CLASSIFICATION:** Exempt

**APPROVED BY:** COO/SVP

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### REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** Head Teller

**POSITIONS SUPERVISED:** n/a

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### POSITION PURPOSE

Responsible for providing a variety of paying and receiving functions, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals. Performs specific assigned side-jobs and assists other Tellers with a variety of duties as required. Ensures customers are promptly and professionally served.

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### ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the efficient, effective, and accurate performance of Teller functions.**
  - a. Represents the Company in a courteous and professional manner.
  - b. Receives deposits in person or by mail.
  - c. Receives loan payments in person or by mail. Properly computes interest.
  - d. Processes cash advances, travelers' checks, cashiers' checks, money orders, government bonds, and similar transactions.
  - e. Disburses cash or check withdrawals in person, by telephone, or by mail.
  - f. Processes transfers.
  - g. Opens and closes computer terminal accounts daily. Processes assigned cash and transactions and balances at end of day.
  - h. Receives and processes payroll deduction starts, stops, and increases.
  - i. Verifies transactions. Monitors deposit amounts, and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.

- j. Ensures proper holds are placed on all checks deposited as necessary.
2. **Assumes responsibility for establishing and maintaining effective, professional business relations with customers.**
- a. Ensures customers' requests and questions are promptly resolved.
  - b. Operates online teller terminal. Provides in person, by telephone, or by mail, information that customers may authorize concerning their account status.
  - c. Receives and processes new customer accounts and changes to existing accounts.
  - d. Receives and processes changes of name, addresses, and other account information as needed.
  - e. Maintains privacy of customer account information.
  - f. Ensures the Company's quality reputation is maintained and projected.
3. **Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**
- a. Assists area personnel as required.
  - b. Keeps supervisor informed of area activities and of any significant problems or concerns.
  - c. Completes required reports and records accurately and promptly.
  - d. Attends meetings as required.
4. **Assumes responsibility for related duties as required or assigned.**
- a. Performs drive-up teller and night drop functions as assigned.
  - b. Cross sells Company services.
  - c. Ensures work area is clean, secure, and well maintained.
  - d. Performs related clerical duties as required.

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## PERFORMANCE MEASUREMENTS

- 1. Teller functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
- 2. Monies are balanced and any discrepancies promptly resolved. A balancing record that meets established standards is maintained.
- 3. Good business relations exist with customers. Customers' problems or questions are courteously and promptly resolved.
- 4. Good working relationships and coordination exist with area personnel and with management. Assistance is provided to other Tellers and staff as needed. Supervisors are appropriately informed of area activities.

5. Required reports and records are accurate, complete, and timely.
  6. The Company's professional reputation is maintained and conveyed.
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## QUALIFICATIONS

<b>EDUCATION/CERTIFICATION:</b>	High school graduate or equivalent.
<b>REQUIRED KNOWLEDGE:</b>	Knowledge of Teller policies and procedures. Basic understanding of Company operations.
<b>EXPERIENCE REQUIRED:</b>	Abilities generally acquired on the job in 12 months.
<b>SKILLS/ABILITIES:</b>	Good communication skills. Professional appearance, dress, and attitude. Good math skills. Ability to operate related computer applications and business equipment including adding machine, typewriter, copy machine, coin and money counting machines, and telephone. Good typing skills.

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## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>TALKING:</b>	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
<b>AVERAGE HEARING:</b>	Able to hear average or normal conversations and receive ordinary information.
<b>FINGER DEXTERITY:</b>	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
<b>REPETITIVE MOTION:</b>	Movements frequently and regularly required using the wrists, hands, and/or fingers.
<b>AVERAGE VISUAL ABILITIES:</b>	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
<b>PHYSICAL STRENGTH:</b>	Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

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## WORKING CONDITIONS

<b>NONE:</b>	No hazardous or significantly unpleasant conditions (such as in a <u>typical</u> office).
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## MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>REASONING ABILITY:</b>	Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.
<b>MATHEMATICS ABILITY:</b>	Ability to perform basic math skills, use decimals to compute ratios and percents, and to draw and interpret graphs.

**LANGUAGE ABILITY:**

Ability to use passive vocabulary of 5,000-6,000 words; read at a slow rate; and define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.  
Ability to write complex sentences, using proper punctuation, and using adjectives and adverbs.  
Ability to communicate in complex sentences, using normal word order with present and past tenses and good vocabulary.

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**INTENT AND FUNCTION OF JOB DESCRIPTIONS**

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.*

*All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.*

*In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*