TELLER – JOB DESCRIPTION

Through face-to-face interactions with customers, you will have the opportunity to provide exceptional customer service by handling financial transactions accurately and efficiently. As a Teller with Community Bank, your day will be spent having professional and friendly interactions with both customers and fellow Community Bank employees. Promote a positive and professional image of the Bank by providing fast, courteous, and efficient customer service, while processing customer transactions in a confidential and accurate manner.

Classification	FLSA Status	Department
Full-Time	Nonexempt	Branch Operations

STATEMENT OF EXPECTATIONS

Community Bank expects all employees to comply with the responsibilities of their assigned position to the highest degree of performance by:

- Adhering to the Company's policies and supporting Management decisions and goals in a positive, professional manner.
- Representing Community Bank with a high level of integrity and professionalism.
- Maintaining knowledge and understanding of banking rules, regulations, laws and all policies and procedures pertaining to them including, but not limited to, the Bank Secrecy Act.
- Demonstrating a willingness to adapt to changing business needs and deadlines.
- Possessing a work ethic that includes neatness and punctuality.
- Exhibiting a professional, business-like appearance and demeanor.

ESSENTIAL FUNCTIONS

- Receive checks and cash for deposit in to savings and checking accounts, verify deposit amounts, examine checks for endorsement and negotiability, and issue receipts; prepare transactions for the Data Processing Department.
- Cash checks and pay money from savings and checking accounts upon verification of signatures and customer account balances. Inspects all checks, bonds, money orders, savings withdrawals, and so forth to determine negotiability.
- Cross-sell bank services, explaining various types of accounts and certificates, interest, and compounding rates. Suggest use of safe deposit boxes, sweeps, consumer loans, credit cards, bounce protection, debit cards, and other related services.
- Receive loan payments; check customer name, loan number, and process payment in computer.
- Redeem saving bonds.
- Issue cashier's checks, money orders, credit card cash advances, and any other product offered by the Bank.
- Process incoming mail deposits and payments, night deposit and ATM transactions, signature cards, and transfers.

- Keep cash secure at all times and maintain a high level of safety for the Bank.
- Setup and explain features and functions of online banking, bill pay, and mobile banking.
- Basic understanding of consumer and commercial loan products offered, and knowledge of who to refer requests to in the appropriate internal resource departments.
- Maintain proper levels of cash in cash drawer.
- Balance each day's transactions and verify cash totals.
- Accept and process stop-payment requests, check reorders, address changes, and account type change requests.
- Answer customer questions, and use opportunities to cross-sell other bank services.
- Cross-train in new account procedures.
- Display responsiveness to lobby traffic and customer needs. Ensure each customer is acknowledged in a friendly and helpful manner.
- Provide prompt and accurate follow through on all customer inquiries, requests, and complaints.
- Offer the customer an alternative if unable to satisfy a request.
- Demonstrate effective interpersonal skills necessary to interact positively with both customers and staff members.
- Responsible for: completing timecard each day worked; communicating leave requests or timecard corrections to supervisor as needed; and reviewing timecard on a regular basis to ensure that it is complete and correct prior to payroll processing.
- Responsible for completing Digital University and all other training courses as assigned.
- Keep work area neat and organized.

ADDITIONAL RESPONSIBILITIES

- Perform other duties as assigned.

ENVIRONMENT AND INTERACTION

Work areas are inside, in a climate-controlled environment, with moderate background noise. Position may involve occasional travel to branch locations. Position may involve exposure to potentially hazardous conditions (e.g., robbery).

- **Reports To:** Branch Manager or Customer Service Manager if applicable to branch setting.

MATERIAL AND EQUIPMENT USED:

Computer	Fax Machine	Copier	Voicemail
Typewriter	Email	Printer	Telephone
General Office Supplies	Scanner	Ten-Key	

PHYSICAL ACTIVITIES REQUIRED TO PERFORM ESSENTIAL FUNCTIONS

- **Sitting/Mobility:** Approximately 90% of time is spent working behind Teller row. Balance of time (approximately 10%) is spent moving around work areas.
- **Communication:** Ability to effectively communicate with co-workers, clients and outside agencies in writing, in person and over the phone.
- **Vision:** Ability to effectively use a computer screen and interpret printed materials, memos and other appropriate paperwork.
- **Lifting/Carrying:** Ability to transport files and supplies (up to 25 pounds).
- **Stooping/Kneeling:** Ability to access files and stock supplies.
- **Reaching/Handling:** Ability to input information into computer systems and retrieve and work with appropriate paperwork, equipment, and supplies.

PROFICIENCIES

- Good written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person and over the phone.
- Basic word processing and computer database skills.
- Ability to learn and navigate computer systems and websites necessary to complete job description and other duties as assigned.
- Effective interpersonal skills with the ability to work with individuals and groups at all organization levels; ability to work independently and as part of a team.
- Ability to take initiative and prioritize tasks; good time-management, organizational, problem-prevention and problem-solving skills.
- Knowledge and understanding of banking rules, regulations, laws and all policies and procedures pertaining to them including but not limited to the Bank Secrecy Act.
- Ability to work accurately with close attention to detail.
- Ability to maintain confidentiality of sensitive information.
- Ability to study and apply new information.

EDUCATION AND EXPERIENCE

- High School diploma or equivalent.
- Must be bondable.

ACKNOWLEDGEMENT

I have received and reviewed a copy of the **Teller** job description. I understand that this job description is not a contract of employment and in no way changes the at-will nature of my employment relationship with Community Bank, under which either Community Bank or I can terminate the employment relationship at any time, with or without cause or notice.

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Signature of Employee Date

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Printed Name of Employee

_____ _____

Signature of Supervisor Date

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Printed Name of Supervisor