

Full-Time Teller
JOB DESCRIPTION
First Bank & Trust Co.
EOE M/F/D/V Affirmative Action Employer

JOB TITLE: Full Time Teller

DATE: November 2013

REPORTS TO: Teller Supervisor

FLSA STATUS: Non-Exempt

JOB SUMMARY: Provide service to customers by conducting appropriate transactions such as deposits, withdrawals and inquiries regarding accounts.

ESSENTIAL JOB FUNCTIONS:

- Receive checking and savings deposits: verify cash and endorsements, receive proper identification for cash back, and issue receipts of deposit.
- Examine checks deposited and determine proper funds availability based on regulation requirements and complete Hold Notices.
- Process savings and checking account withdrawals.
- Cash checks: verify endorsement, receive proper identification, and ensure validity.
- Identify counterfeit currency.
- Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
- Refer customers to the proper department for issues that cannot be resolved at the teller line.
- Accept loan payments: verify payment amount and issue receipts.
- Ensure teller station is properly supplied.
- Balance currency, coin and checks in case drawer at the end of each day.
- Straighten cash in drawer and prepare it for selling to the vault.
- Train as a backup for vault teller, ATM balancing and maintenance.
- Assist with night vault.
- Assist with closing procedures.
- Check and maintain all inventory of stock necessary to operate Teller-Line.
- Provide exceptional customer service.
- Assist other Team Members as needed.
- Follow all bank policies and procedures.
- Must be able to meet attendance and punctuality standards.
- Effectively work and cooperate with supervisors, co-workers and customers.
- Follow the direction of supervisor.
- Other duties as assigned.

ADDITIONAL RESPONSIBILITIES:

- Perform other duties and projects as required by management.

MINIMUM QUALIFICATIONS FOR CONSIDERATION:

- High school diploma or GED required.
- Training from Vocational or Technical school helpful.
- Cash handling or sales experience preferred.
- Six months to one year experience handling large monetary transactions preferred.

KNOWLEDGE, SKILLS, AND ABILITIES:

- Excellent customer service skills
- The ability to prioritize and make on-the-spot decisions regarding customer transactions, weighing customer satisfaction issues with Bank exposure to loss or fraud.
- Mathematical skills
- In-depth knowledge of all bank deposit products and policies
- Ability to work in a fast-paced environment
- Ability to work well under pressure
- High degree of accuracy
- Strong communication skills
- Knowledge of various federal regulations including teller roles and responsibilities.
- Strong proficiency in pc applications.
- Ability to recognize and meet the needs of customers,
- Ability to maintain a high degree of confidentiality,
- Strong verbal and written communication skills.
- Strong interpersonal skills: able to work well with a wide range of people.
- Strong computer skills.
- Demonstrate dependability through good attendance and adherence to timelines and schedules.
- Strong analytical skills.
- Strong problem-solving skills.

PHYSICAL REQUIREMENTS

- This work is sedentary and requires the following physical activities:
- Sitting and standing for long periods of time; occasional bending, squatting, kneeling, stooping; good finger dexterity and feeling; frequent repetitive motions; talking, hearing, and visual acuity.
- Frequent lifting (up to 50 pounds of coin, paper supplies or minor office equipment).
- Driving to client locations and other sites as needed.

WORKING CONDITIONS:

- Normal office environment.

NOTE: The above statements are intended to describe the general nature and level of work performed by an employee in this position. These statements are not to be construed as an exhaustive list of all responsibilities, duties, and skills required of employees in this position.