



Job Title: Teller

Supervision Received: Banking Center Manager and Customer Service Representative. Functional supervision provided by the Head Teller.

Supervision Exercised: None

FSLA Status: Full-time, Non-Exempt

Summary

A Teller is responsible for providing efficient, professional and quality customer service to all Town & Country Bank and Trust Company customers through handling various financial transactions and interviewing customers desiring to open accounts and explaining the various products and services available to them.

Essential Duties & Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty and responsibility satisfactorily.

- Answer customer questions, and explain available services such as deposit accounts, bonds, and securities.
- Compile information about new accounts, enter account information into computers, and file related forms or other documents.
- Inform customers of procedures for applying for services such as ATM cards, direct deposit of checks, and certificates of deposit.
- Assist customers with financial transactions.
 - Cash checks and pay out money after verifying that signatures are correct, that written and numerical amounts agree, and that accounts have sufficient funds
 - Receive checks and cash for deposit, verify amounts, and check accuracy of deposit slips
 - Record transactions and issue computer-generated receipts.
- Balance currency, coin, and checks in cash drawers at end of shift and calculate daily transactions using computers, calculators, or adding machines.
- Refer customers to appropriate bank personnel to meet their financial needs.
- Interview customers to obtain information needed for opening accounts or renting safe-deposit boxes.
- Investigate and correct errors upon customers' request, according to customer and bank records.
- Accept loan payments, retrieve loan balances and assist customers initiating final pay-off of their loan.
- Initiate wire transfers of funds.
- Assist head teller and customer service representative when required
- Initiate file maintenance on accounts with proper documentation and forms.
- Process dormant account status removal.
- Audit the necessary logs in relation to check ordering, safe deposit box rental and gift card log.
- Other duties as assigned.

- Sales- Actively take advantage of sales opportunities, cross selling products and services to new and existing customers.

Qualifications

The qualifications listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Proficient in the use of Microsoft Office products and banking information systems that are applicable to the area of assignment which may include: BancPac, Teller Elite Accountfolio, Intercept, Fedline Advantage, Harland Clarke, Platform, Image Center, and ADP.
- Strong background in the bank's operating policies and procedures and banking regulations, including a thorough understanding of the bank's products and services.
- Ability to work with a team and members of other departments.
- Ability to work with little direct supervision in carrying out the tasks and responsibilities assigned.
- Ability to communicate orally to others to convey information effectively.
- Strong attention to detail.
- Ability to operate standard business equipment: fax, copiers, printers, computers, etc.
- Ability to handle sensitive documents or other confidential information.
- Ability to communicate and work well with all levels of employees, officers, directors, and service providers.
- Ability to arrange things or actions in a certain order or pattern according to a specific rule or set of rules (e.g., patterns of numbers, letters, words, pictures, mathematical operations).
- Ability to give full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.
- Thorough understanding of Federal and State agency security requirements.
- Ability to follow prescribed and detailed procedures to solve moderately complex problems and collect data, establish facts and draw valid conclusions.
- Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar including the ability to comprehend written sentences and paragraphs in work related documents.
- Ability to manage time and be efficient and effective in the completion of assignments.
- Knowledge of arithmetic and their applications specific to the position.

Education and/or Experience

- High School Diploma required. Additional years of education in a related field are desired.
- Minimum of one (1) year of retail banking experience. Experience in a field that required face-to-face customer service skills, money handling, and access to confidential information will be considered in lieu of the banking experience.
- Proficient in the use of the bank computer systems identified above.

Physical Demands and Abilities

The physical demands and work environment characteristics described herein are representative of those that must be met by an employee to successfully perform the essential duties of this job. Reasonable accommodation will be made to enable individuals with disabilities to perform the essential functions.

- Manual dexterity which provides the ability to handle and count both coin and paper currency. Will regularly be required to use hands to finger, handle, or feel.

- The ability to listen to and understand information and ideas presented through spoken words and sentences.
- The ability to communicate information and ideas in speaking and writing so others will understand.
- The ability to see details at close range and at a distance.
- The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
- The ability to both sit and stand for long periods.
- The ability to bend and lift up to 20 pounds.
- The ability to operate standard business equipment such as fax, computer, printer or copier.
- The ability to look at a computer screen for long periods of time.
- The ability to regularly travel to other locations if needed.
- Must be able to work on a flexible schedule that at times may include late working hours or weekend hours.
- The noise level in the work environment is usually moderate.

Other Requirements

- May be required to attend activities outside the bank to stay abreast of new developments, best practices, and statutory and regulatory changes.
- Pursuant to the Drug Free Workplace Act of 1988, all employees must remain drug free and alcohol free when reporting to work, while at work and while engaged in any work related activities.
- Comply with all Bank Secrecy Act rules and regulations and any related laws and regulations.

Note: *This document and the statements contained within it are intended to describe the general nature and level of work being performed by the employee assigned to this position. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of the employee.*