



POSITION DESCRIPTION

TITLE:	Teller	CATEGORY:	Full-Time
FLSA:	Non-Exempt	LOCATION:	Osage Beach
SEGMENT:	Retail	REPORTS TO:	Retail Manager
SHIFT:	Monday-Friday: 8:00 a.m.-5:00 p.m. Rotating Saturdays: 8:00 a.m.-12:00 p.m.	DATE:	February 8, 2024

SUMMARY

The position of Teller is responsible for performing routine branch and customer services duties. Accepts retail and commercial checking and savings deposits, processes loan payments, cashes checks and savings withdrawals, and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

- Receives retail and commercial checking and savings deposits by determining that all necessary deposit documents are in proper form and issuing receipts.
- Cashes checks, savings withdrawals and makes cash advances; confirms all necessary documents are properly authorized, are in proper form and are within authorized limits; makes decisions when questionable items are presented for cashing.
- Operates computer terminal or personal computer to process account activity, determine balances, and resolve problems within given authority.
- Issues official checks.
- Processes change orders and deposit slip corrections.
- Assists with night depository duties: logs bags, processes deposits, makes change orders, issues receipt and returns bags to customers.
- Cross-sells the Bank's other products and services, referring customers to appropriate staff as indicated.
- Performs safe deposit duties by controlling access and assisting customers.
- Receives and processes stop payment and hold orders.
- Accepts loan and installment payments.
- Balances cash drawer daily and verifies cash being returned to the vault.
- Provides effective customer service and assists in resolving problems within given authority.
- Records, files, updates information, and sorts mail or reports as required.

- Answers telephones and directs callers to proper Bank personnel.
- May gather data and process various reports (e.g., currency transaction, returned items, overdrafts, callbacks, etc.)
- May assist in opening and closing the vault daily, assists in balancing vault currency and coin.
- Maintains files, copies, and faxes documents, and orders and distributes supplies.
- Treats people with respect, keeps commitments, Inspires the trust of others, works ethically and with integrity, upholds organizational values, and accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy, shows respect and sensitivity for cultural differences, educates others on the value of diversity, promotes working environment free of harassment of any type, and builds a diverse workforce and supports affirmative action.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values, and benefits the Bank through outside activities.
- Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of Teller performs duties specific to the position and other functions as assigned.

SUPERVISOR RESPONSIBILITY

The position of Teller is not responsible for the supervision of any employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10-20 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), check protector, microfilm equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or general education degree (GED) and **1+** years of related experience and/or training, or the equivalent combination of education and experience. Work related experience should consist of a cash handling and/or customer service background. Educational experience, through in-house training sessions, formal school, or financial industry related curriculum, should be business or financial industry related.
- Basic experience, knowledge and training in branch operation activities, terminology, and products and services.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- Basic skills in computer terminal and personal computer operation, mainframe computer system, word processing and spreadsheet software.
- Basic typing skills to meet production needs of the position.
- Basic math skills: calculate interest and balance accounts, add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals, locate routine mathematical errors, count currency, coin and negotiable instruments in a timely manner.
- Effective oral, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with routine problems involving multiple facets and variables in standardized situations.
- Good organizational and time management skills.
- Ability to work with general supervision while performing duties.
- Current **STATE** driver's license and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.

