OakStar BANK

POSITION DESCRIPTION

TITLE: Teller

CATEGORY: Full-Time

FLSA: Non-Exempt

LOCATION: Camdenton

DEPARTMENT: Retail

REPORTS TO: Retail Manager

SHIFT: Monday - Friday (Various Shifts): 8:00 a.m.-6:00 p.m.
Rotating Saturdays: 9:00 a.m.-12:00 p.m.

DATE: July 10, 2025

SUMMARY

The Teller is responsible for providing exceptional customer service while they ensure the accurate and efficient processing of financial transactions. Tellers serve as the primary point of contact for many customers. The role involves accurately processing deposits, withdrawals, loan payments, and other banking transactions, as well as assisting customers with their banking needs. The Teller will ensure that all transactions are conducted in compliance with bank policies and procedures while maintaining a high level of professionalism, and will refer customers to appropriate departments for new services.

ESSENTIAL DUTIES

- Greet customers warmly and professionally, addressing inquiries and providing solutions to their banking needs.

- Process customer transactions, including deposits, withdrawals, check cashing, money transfers, and loan payments, in an efficient and accurate manner. Assure all documents are properly endorsed and the customers have been accurately identified.

- Provide customers with account balances, statements, and other account-related information.

- Process stop payments, holds, and wire inquiries. Answer customer inquiries by phone or email.

- Ensure that all transactions are properly recorded and balanced at the end of each day and report any discrepancies in a timely manner.

- Accurately handle and count cash during all transactions, ensuring proper cash drawer management.

- Issue official checks, assist with night depository duties, assist customers with safe deposit box access, prepare and verify cash and coin orders as needed, and assist with branch vault cash management.

- Detect and report counterfeit money, suspicious activity, or potential security threats to the appropriate managers in a timely manner.

- Provide assistance in resolving minor account discrepancies and direct customers to the appropriate department for more complex issues.

- Promote bank services and products to customers based on their needs, referring them to the appropriate department if necessary.

- Adhere to all bank policies, procedures, regulatory guidelines and other applicable laws.

- Maintain the confidentiality and security of customer information and account details.

- Help maintain branch cleanliness and order, ensuring that customers have a positive and welcoming experience, and assist in supporting branch openings and closings.

- Complete branch checklists, assist in gathering data for various reports, and complete various forms and letters as instructed.

SECONDARY DUTIES

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

RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.

- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank’s values, and accept responsibility for one’s own actions.

- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.

- Follow policies and procedures, complete tasks accurately and on time, support the bank’s goals and values, and benefit the bank through outside activities.

- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one’s position at the bank.

- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.

- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.

- Possess and maintain adequate typing skills to meet the needs of the position.

- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.

- Practice effective and efficient organizational and time management skills.

- Be able to work with general supervision while performing duties.

- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.

- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

SUPERVISOR RESPONSIBILITY

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

ENVIRONMENT, PHYSICAL & MENTAL DEMANDS

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

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

QUALIFICATIONS

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications 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 deviations from these qualifications.

- High school diploma or equivalent certification.
- Previous experience in a cash-handling or a customer service role (preferred).
- Basic knowledge of banking terminology, products, and services.
- Strong attention to detail with intermediate mathematical skills.
- Basic knowledge of state and federal banking compliance regulations and banking operational policies.
- Strong organizational and time management skills.
- Ability to work in a fast-paced environment while maintaining accuracy and professionalism.
- Ability to sit or stand for extended periods of time.

- Strong 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 team members.

- Ability to handle sensitive customer information with discretion and confidentiality.

- Proficient computer skills, including proficiency in the Microsoft Office Suite and banking software.

- Ability to work overtime to assist customers or to meet deadlines.

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

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