

Teller I

City & County Credit Union

Classification: Non-Exempt

Reports to: Branch Manager

Review date: December 2018

JOB DESCRIPTION

Serve our members by receiving or paying out funds with high degree of accuracy. Maintain accurate transactional records; provide basic cash receipt and payment services in accordance with credit union policies and procedures. Advocate for, and educate, our members regarding the services offered by the credit union. Act as a floating teller by working in multiple locations as needed.

Essential Functions:

- Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member transactions.
- Assist and educate members with selecting the products and services that best meet their needs and recommend other complementary services to provide member satisfaction, increase product penetration, and promote the credit union.
- Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated proof sheet. Research and resolve discrepancies for self, and also assist others. Report any discrepancies to the supervisor as necessary.
- Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and enter deposits into computer records.
- Cash share drafts/checks and process withdrawals; pay out money after verification of signatures and member balances. Recognize when it is necessary to place holds on account for uncollected funds.
- Orders and sells supply of currency, counts incoming cash and outgoing currency.
- Accurately balances the vault, coin machine and instant issue cards machine.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by tellers, as well as all related policies and procedures, rules and regulations for the teller area, including robbery procedures.
- Able to identify members' financial needs and cross-sell services to meet those needs. Advise members on promotional items and services.
- Receive mortgage, consumer loan, and other payments. Enter payments into computer. Generate member receipts. Bring potential fee refunds to supervisor.
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
- Check mail/night deposits and record proper information according to credit union procedure.
- Exercise discretion, judgment, and initiative regarding transaction problems and inquiries.
- Maintain confidentiality of member account information. Follow established policies and procedures in responding to inquiries and requests.
- Assist Member Engagement Specialists and other areas of the Credit Union as needed.
- Meets or exceeds quarterly and annual referral goals as defined by management and participates in the development and attainment of branch goals.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Other responsibilities as assigned.

Competencies & Skills:

- Detail and results orientation.
- Communication and interpersonal relations, team player.
- Maturity, confidentiality and adaptability.
- Positive Member/Customer impact.
- Assumes responsibility for personal development through training, collaboration and teamwork.

Qualifications:

- High School degree required, Associates or bachelor's degree preferred.
- One year of teller experience or two years' cashiers experience.
- Excellent verbal and written communication skills.
- Proven superior customer/member service skills.
- High attention to detail, accuracy and thoroughness.

Supervisory Responsibility: This job has no supervisory responsibilities.

Work Environment:

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers and phones.

Physical Demands:

Continuous standing and walking throughout the workday. Occasional sitting for periods of time when providing services to members. Occasional lifting up to 50 pounds. Frequent bending, squatting, or kneeling to reach supplies on ground level. Occasional reaching above shoulder level for supplies overhead. Continuous use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity to perform various clerical duties such as typing, writing, and handling money. Continuous speaking, listening and hearing for interaction with members and coworkers. Continuous clarity of vision at 20 inches or less for normal processing of members' transactions. Continuous clarity of vision at 20 feet or more for security purposes.

Expected Hours of Work:

Longer hours, evenings and weekend work may be necessary.

Travel: This position requires 10% travel.

Other Duties:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.