

Department:	Job Description
Job Description Title: Teller I	FLSA Status: <i>Non Exempt</i>
Reports To (Title): Teller Supervisor/Teller Manager (depends on location)	Position Status: (Full-time, Part-time, Temporary)
Prepared By: Associated Employers	Revision Date: February 2016

Job Summary:

The teller meets the needs of members by providing quality service. Performs transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records. Provide cash receipt and payment services in accordance with credit union policies and procedures. Present and explain a basic number of credit union products and services to members. This person requires an ability to communicate effectively with prospective and current members and to represent the credit union in a positive and professional manner. Courses and/or training may be required.

Essential Duties and Responsibilities and Expectations:

Include the following, other duties may be assigned.

- Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member transactions.
- Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share/draft checks for proper endorsement, and enter deposits into computer records.
- Assist with telephone, mail, or night deposit transactions as needed and record proper information according to credit union procedures.
- Cash share drafts/checks and process withdrawals; pay out money after verification of signatures and member balances.
- Place holds on accounts for uncollected funds.
- Receive consumer loan, home loan and other payments, ensure accuracy when posting to the computer. Generate member receipts.
- Buy and sell currency from the vault as necessary, ensuring that the teller drawer cash limits are not exceeded.
- Ensure teller station is properly stocked with forms, supplies, brochures, etc.
- Balance cash drawer daily, compare totaled amounts to system generated balance sheet. Research and resolve any discrepancies. Report any discrepancy to the supervisor as necessary.
- Provide inbound call support as needed
- Obtain an up-to-date and comprehensive knowledge on all credit union products and services, this includes answering basic member inquiries regarding interest rates, service charges and account histories while complying with disclosure requirements, regulations and consumer privacy policies. Coordinate with other departments and refer members to departments/personnel providing specialized services as necessary.
- Obtain an up-to-date comprehensive knowledge and abide by all Credit Union related policies, procedures, rules and regulations, including but not limited to Bank Secrecy Act, Fair Lending, Know Your Member, robbery, safety and security procedures.
- Follow all credit union policies and procedures.
- Represent the credit union in a positive and professional manner with all people including fellow employees, members, management, board members and outside vendors.
- Attends and participates in meetings as required.
- Completes required courses as assigned for ongoing compliance and continuing education.

- Report to work on time each scheduled day.

Supervisory Responsibilities:

No requirement

Qualification Requirements:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- High school diploma or GED
- 3 months related experience and/or training
- Equivalent combination of education and experience
- Related work experience may substitute for education

Language Skills

- Ability to read, comprehend and write simple instructions, short correspondence, and memos.
- Ability to effectively present information on one on one and small group situations to members, and other employees of the credit union.

Mathematical Skills:

- Knowledge of basic arithmetic and currency counting.

Reasoning Ability:

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form.
- Must have the capability to deal with problems involving several concrete variable in standardized situations.

Other Skills and Abilities

- Customer and Personal Service — Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- Clerical — Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, and other office procedures and terminology.
- Interacting with Computers — Using computers and computer systems (including hardware and software) to enter data, or process information.
- Getting Information — observing, receiving, and otherwise obtaining information from all relevant sources.
- Working directly with the Public — Face to face and phone contact to acknowledge and complete transactions for members and guests.
- Ability to use common office equipment such as computer, fax machine, copier, telephone, etc.
- Ability to accurately handle cash in a speedy manner when dealing with members
- Familiar with differences in a basic number of products and services offered by other financial institutions to those offered by the credit union.

Physical Demands & Working Conditions:

The work environment characteristics and the physical demands described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate, as is found in a normal business office with computers and printers, and light traffic.

Employee may be exposed to contagious illnesses such as colds and flu by virtue of working with the general public.

Employee may be asked to participate in outdoor activities related to the season for example snow shoveling and de-icing of sidewalks in winter and landscape maintenance during other seasons, weeding, replanting of flowerbeds, etc., as these relate to the overall Branch Office appearance and safety needs.

Employee may be asked to participate/coordinate off-site/after-hours credit union activities including but not limited to: Annual Meeting/Dinner, Member Appreciation Day(s) and Credit Union Chapter Meetings, etc. Travel may be necessary.

While performing the duties of this job, the employee is frequently required to stand, perform repetitive hand motion (such as typing); reach with arms and hands; hear; listen; talk; walk; bend and sit.

Employee must frequently or regularly be able to lift 10 pounds and occasionally be able to lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.

The above statements are intended to describe the general nature and level of work being performed by the individual assigned this position. This job description is not intended to be an exhaustive list of all responsibilities, duties and skills of the personnel in those positions(s).

I have read and accept the duties and responsibilities as outlined. I have also been given the opportunity to discuss any questions or concerns regarding any or all of the above directly with my supervisor prior to signing this document. Further, I agree to notify my supervisor immediately in the event that I am unable to fulfill any or all of the duties as outlined above.

*I understand that **Southwest Montana Federal Credit Union** reserves the right to revise or change this job description as the need arises.*

I have reviewed this job description and received a copy.

Employee Signature/Date