

## Job Description

Job Title: Retail Teller I  
Reports To: Retail Manager  
Exemption Status: Non-exempt, Hourly

### **POSITION PRIMARY PURPOSE:**

Serve as the frontline representative and the face of Farmers State Bank. An essential, service-oriented role that is responsible for relationship development and efficient and accurate processing of customer transactions. The Retail Teller will proactively promote Farmers State Bank products and services and build loyalty by handling customer transaction needs as well as listening to customers and offering solutions to meet their needs.

### **PRIMARY RESPONSIBILITIES/DUTIES:**

Represents bank to the customer.

- Smiles, makes eye contact and greets customers as they walk in the front door.
- Ensures a positive experience for the customer.
- Thanks each customer for their business and use their name.

Processes daily bank customer transactions at the teller line and drive up

- Reconciles checks and cash for deposits.
- Verifies checks and other items for endorsement and negotiability.
- Cashes checks and savings withdrawals upon verification of signature and account balance.
- Records and processes night deposits, bank by mail transactions and change orders.
- Processes all types of loan payments and processes general ledger tickets.
- Handles a variety of miscellaneous products and services, including cashier's checks, credit card cash advances, license stickers, etc.

Displays prompt and professional telephone etiquette.

- Answers telephone in a prompt manner, identifies self and the bank to the caller.
- Obtains the name of the caller and nature of the call to assist the caller or direct to appropriate area/person to handle the callers request.
- Handles customer requests for telephone transfer transactions.
- Develops proficiency with the telephone system to place caller on hold, transfer calls, and direct to voicemail.
- Be knowledgeable with regards to banking hours, telephone numbers, fax numbers, website, products, etc. to assist with telephone inquiries.

Balances transactions and verifies cash totals.

- Reconciles ending cash balance according to teller system with manual cash count of drawer.
- Monitors and maintains cash count in drawer according to established cash limits.

Assists customers with inquiries, problem resolution, bank products and services.

- Looks up customer information on the banking system and provide balance and account information as requested by customer.
- Takes responsibility for a customer's inquiry and follow-up to ensure that an accurate response was given and the customer is satisfied with the information ("Own the Problem.")
- Explains basic bank products and services to customers.
- Suggests the use of various bank products and services.
- Refers customers to the appropriate area that can respond to customer's needs.

Monitors the safe deposit box area.

- Identifies and admits customers to the safe deposit box area after verifying individual has authority to enter box.
- Inspects and secures safe deposit box area upon customer arrival and departure.

#### **SECONDARY RESPONSIBILITIES/DUTIES:**

- Assists in balancing and reconciling vault.
- Counts, wraps, and bags coin.
- Shreds confidential documents.
- Incoming and outgoing mail duty.
- General office duties including typing, filing, copying, faxing, etc.
- Assists other staff members with projects and organizing reports as needed.
- Performs all other duties as assigned

#### **EDUCATION**

High school diploma (GED equivalent), and/or pursuing High School diploma (GED equivalent).

#### **DEMONSTRATED ABILITIES:**

- Effective and accurate cash handling and counting skills.
- Ability to perform arithmetic calculations quickly and accurately.
- Must be able to multi-task and be able to prioritize work requirements.
- Must be able to accurately count money with basic math and accounting functions.
- Possess ability to deal effectively with others.
- Be able to perform repetitive tasks without making errors and with high attention to detail.
- Possess the ability to remain flexible and adaptable to constant change.
- Possess the ability to work in a high volume and fast paced environment.

- Possess a positive attitude and outlook.
- Must be able to take direction well.
- Strong adherence to regulatory compliance guidelines and bank policies and procedures with:
  - Knowledge of current banking regulation including Bank Secrecy Act and Anti Money Laundering to assist management in monitoring for suspicious activity, money laundering, or other illegal customer activity as well as completion of currency transaction reports.
  - Understanding the confidential nature of the banking industry and adheres to bank policies and procedures for protecting customer's private information.
  - Ensuring of safety and security of the bank and staff by complying with bank policies and procedures with regards to physical security and reporting suspicious activity to management.

**TECHNICAL KNOWLEDGE REQUIREMENTS:**

- Working knowledge of computer software: Windows, Microsoft Office including Excel and Word, Outlook, Aurora, Shazam Core, Cardinal Compass, Shazam Teller, and others
- Operate office equipment such as copier, fax machine, telephone system.

**WORKING CONDITIONS:**

**Physical**

Sitting and/or standing for extended periods of time when performing duties. Lifting and carrying up to 50 pounds. Occasional bending and/or reaching for supplies on ground level. 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 maintaining files. Continuous speaking and hearing for interaction with staff and customers. Continuous clarity of vision at 20 inches or less for normal processing of work.

**Mental**

Continuous alertness, precision, and concentration to ensure accuracy of work. Frequent performance of basic numeric calculations, as well as writing, reading, comparing and analyzing. Frequent use of judgment, reasoning and patience in executing multiple projects concurrently. Continuous problem solving. Continuous initiative in performing duties with little or no direct supervision.

**Environmental**

May have to work long hours and irregular hours such as evenings and weekends. Occasional travel may be required to attend seminars and meetings held at another location. Exposed to

potential hazardous conditions such as robbery. Receives detailed instructions and procedures to be followed to minimize the risk.