

Flagler Bank

POSITION DESCRIPTION

TITLE:	Teller	GRADE:	
FLSA:	Non-Exempt	SALARY RANGE:	
SEGMENT:	Branch Division	LOCATION:	
CATEGORY:	Full Time	REPORTS TO:	Office Manager
SHIFT:		DATE:	

SUMMARY

Teller is under general supervision, but in conformance with established policies and procedures, provides a variety of customer service functions, such as processing deposits, loan payments, cashing checks, and so forth. Is responsible for providing a high quality of customer service, cross-selling bank services, and balancing each day's transactions and verifying cash totals. Assists with balancing the branch's daily activities and totals.

ESSENTIAL DUTIES

Principal Duties and Responsibilities:

1. Ensures the branch is open and ready to conduct business each business day.
2. Responsible for ensuring outstanding client relations and sales on all banking products.
3. Responsible for handling large sums of cash and checks for deposit into accounts. Verifies deposits, examines checks for endorsement and negotiability and processes transactions into bank records via on-line teller terminal.
4. Cashes checks and pays money from savings and checking accounts upon verification of signatures and customer account balances. Inspects all checks, bonds, money orders, savings withdrawals, and so forth to determine their negotiability.
5. Receive and process loan payments, cashier's checks, money orders, cash advances, night drop, mail deposits, etc. Ensure that payments equal amount due.
6. Responsible for daily balancing and totals for teller, ATM, Cash vault, etc. Assists other tellers in balancing daily transactions, proving incoming cash
7. Responsible for maintaining a proper supply of vault cash, verifying cash received, and maintaining inventory of checks, money orders, traveler's checks, and other negotiable instruments for use in the teller area.

8. Maintain strong product knowledge, cross-sells bank services, explaining various products such as accounts, online banking, credit cards, and processing treasury and loan referrals.
9. Responsible for answering client calls and assisting wherever possible.
10. Review blocks on a daily basis.
11. Returns drafts or foreign checks through channels to the origination source for collection.
12. Performs related duties as assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The environment for this position is an open office that is mostly clean and comfortable. It may include some minor annoyances such as noise, odors, drafts, etc. The incumbent is in a non-confined office-type setting in which he or she is free to move about at will.

The incumbent in the course of performing this position spends time writing, typing, and speaking, listening, lifting (up to 50lbs), carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, standing, pulling, walking, squatting, kneeling and reaching.

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

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 instructions, detailed, 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 two years minimum college education resulting in an Associate in Arts or Associate in Science degree.
- One year of related experience and/or the equivalent combination of education and experience. Work related experience and management skills should consist of financial institution cash handling and customer

service background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.

- Knowledge and training in branch operation activities, terminology and products and services.
- Knowledge of related state and federal banking compliance regulations, and other bank operational policies.
- Effective organizational and time management skills, with the ability to provide leadership and supervision. To be demonstrated with organization and delegation skills. Ability to multi-task when required.
- Intermediate skills in personal computer operation and 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 unities or 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 difficult problems involving multiple facets and variables in non-standardized situations.
- Current Florida driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.