



**JOB TITLE:** TELLER

**DATE:** MAY 2007

**DEPARTMENT:** OPERATIONS

**FLSA STATUS:** HOURLY, NON-EXEMPT

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**POSITION SUMMARY:**

Contribute to the success of the Credit Union by providing superior service according to Sound Credit Union's Service Promise. Assist members with inquiries, requests, and/or problems in a friendly, respectful, courteous, and professional manner. Maintain branch surroundings that reflect the Credit Union's commitment to provide a friendly, respectful, courteous and professional business environment for all Credit Union members. Contribute to member satisfaction and retention. Expand member's relationships by identifying and meeting members' needs by effectively cross-selling all Credit Union products and services. Provide accurate routine member transactions in accordance with Credit Union policy. Provide routine information on Credit Union services or policies.

**DUTIES AND RESPONSIBILITIES**

**POSITION ESSENTIAL DUTIES:**

Provide high priority to member satisfaction; act in accordance with Sound Credit Union's Service Promise expectations.

Perform routine member transactions, including deposits, withdrawals, cash advances, loan payments, transfers and check cashing. Sell traveler's cheques, money orders, cashier's checks, and gift cards. Perform Shared Branching transactions. Accept requests for stop payments, wire transfers and various other items. Provide members statements and check copies. Provide accurate accounting of transactions by balancing and preparing daily balance sheet.

Provide routine information on Credit Union services or policies, including eligibility for membership, types of Credit Union accounts, various interest rates, current dividend rates, locations, office hours and telephone numbers.

Provide members with account status information, including current balances and loan pay-offs. Assist members to resolve discrepancies and grievances. Assist members with statement reconciliation. Provide members with verification of deposits.

Open new accounts including savings, checking, money market, certificates of deposit, and other applicable accounts. Cross-sell products and services, and answer questions to meet members' financial needs. Sign up members for telephone banking, online banking, and E-statements. Assist members with completing direct deposit and transfer cards. PIN members' VISA check and VISA credit cards. Place member check order/re-order. Make changes to existing accounts, including name, addresses and other pertinent or confidential information. Assist members in closing accounts.

Provide members with loan applications and any other forms necessary to transact business with the Credit Union. Accept completed loan applications including, VISA applications.

Provide members with requested information regarding safe deposit box size, price, availability and rules and regulations. Open and close safe deposit box by completing contracts and obtain required signatures. Assist authorized members with entrance to safe deposit boxes.

Perform night depository functions, which include logging the information, accurately posting to members' accounts, and following the established night depository procedures, as needed.

Audit traveler's cheques and balance inventory; replenish supply as needed. Audit new account signature cards and check orders for accuracy and proper completion. Audit and rotate File Maintenance reports.

Assist in balancing Automated Teller Machine (ATM), as needed.

Serve as back-up to Head Teller Position Essential Duties, as needed.

**STANDARDIZE ESSENTIAL DUTIES:**

Continuously seek process improvements in all operations with the ultimate goal to improve the quality of member service.

Communicate and reinforce organizational culture and values.

Maintain maximum security over cash and other valuables on hand. Adhere to established security procedures to ensure Credit Union security is maintained at all times.

Recognize situations, which because of risks or hazards involved, are beyond his/her limits and directs them to the appropriate person.

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Maintain ongoing communication with supervisor, informing him/her of all pertinent problems, irregularities, new developments, changes and other important information within area of responsibility.

Maintain a professional and courteous attitude with all people, including fellow employees, members, management, Board members and outside vendors. Cooperate with other branch/department personnel to ensure a "team effort" and prompt member service.

Project a positive image of the Credit Union by assuring proper maintenance, cleanliness and security of work area, desk, equipment, etc. Adhere to Credit Union attire standards.

Maintain confidentiality in performing assignments relative to any information received directly or indirectly. Ensure that all information and transactions regarding Credit Union members are kept confidential.

Maintain current knowledge of Credit Union philosophy, plus all Credit Union products and services.

Demonstrate compliance with all State and Federal banking regulations, including the Bank Secrecy Act.

Comply with Credit Union policies and procedures.

Report to work on time and as scheduled.

Contribute to efficient Credit Union operations by performing duties accurately and in a timely manner.

Perform other duties as needed or assigned.

#### **REQUIRED EXPERIENCE/EDUCATION/TRAINING/LICENSING**

*Any equivalent combination of education and experience which provides the knowledge, skills, and abilities required to perform the job. A typical way to obtain the knowledge and abilities would be:*

**Experience:** One-year experience in a service oriented capacity and cash handling preferred. Sales experience preferred.

**Education/Training:** High School Diploma or GED equivalent.

**License or certificate:** Must be bondable.

#### **REQUIRED KNOWLEDGE AND ABILITIES**

*To perform this job successfully, an individual must be able to perform the essential duties of this job. 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 duties.*

Ability to attain or have knowledge of local, state, and federal laws and regulations applicable to industry.

Ability to attain or have knowledge in operations and new accounts principles.

Ability to work regularly scheduled days in accordance with the needs of the Credit Union and the branch.

Ability to work effectively and productively with others.

Ability to deal maturely, professionally and tactfully with difficult members/situations.

Ability to be flexible and responsive in order to provide the highest quality of service to internal and external members.

Ability to understand the particulars of monetary transactions.

Ability to be thorough, accurate, attend to detail.

Ability to work under deadline pressure.

Ability to work independently and as a team member while using discretion in decision making and sound judgment in problem solving.

Ability to attain or have knowledge of financial institution procedures, services and programs.

Computer experience including calculator, PC, database; spreadsheet and word processing systems and software knowledge a plus.

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Excellent interpersonal and communication skills, including listening, oral, and written skills.

Must possess and exhibit a high degree of professionalism, maturity, and patience.

Strong organization skills and the ability to manage multiple responsibilities.

### ***LANGUAGE SKILLS***

Requires the ability to read, write, communicate, and interpret information accurately in English.

Employee must demonstrate the ability to interact tactfully and positively with co-workers, members, management and the public.  
Ability to respond to common inquiries from co-workers, members and the public.

### ***MATHEMATICAL SKILLS***

Ability to add, subtract, multiply, and divide using whole numbers, common fractions, and decimals.

### ***REASONING ABILITY***

Ability to define problems, collect data, establish facts, and draw valid conclusion. Ability to interpret a variety of technical instructions.

### ***SUPERVISORY RESPONSIBILITIES***

None.

### **PHYSICAL DEMANDS**

*The physical demands described here are representative of those that must be met by an employee to successfully perform the essential duties of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential duties.*

Requires the ability to operate, repetitively at times, a personal computer, mainframe computer terminal and calculator. Also requires ability to operate multi-line telephone, facsimile and photocopier.

Requires the ability to concentrate and consistently produce accurate work.

While performing the duties of this job, the employee is frequently required to stand for up to 4 hours at a time; use hand to find, handle, or feel, reach with hands and arms; and talk or hear.

The employee is occasionally required to stand, walk, stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 10 lbs.

Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

### **WORK ENVIRONMENT**

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

Duties are performed in an office environment but may also require traveling to other facilities using employee's personal transportation.

The noise level is moderate.

The physical exertion is moderate.

There are frequent employee/member contacts and interruptions in person and via the telephone during the day.

*Sound Credit Union believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this job description is designed to outline primary duties, qualifications, and job scope, but not limit the incumbent nor the Credit Union to only the work identified herein. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors.*

*Sound Credit Union reserves the right to revise or change job duties and responsibilities as the need arises. THIS JOB DESCRIPTION DOES NOT CONSTITUTE A WRITTEN OR IMPLIED CONTRACT FOR EMPLOYMENT.*

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I acknowledge that by signing below, I have read and understand the duties, responsibilities, and expectations of my position.

\_\_\_\_\_  
Employee's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor's Signature

\_\_\_\_\_  
Date