

Teller I

Reports to: Branch Manager

Department: Teller

Job Status: Non-Exempt

Supervisory Responsibility: None

The primary purpose of this position is to assist Health Advantage Federal Credit Union in achieving its vision to be the financial institution of choice among all eligible members and to provide programs and services that will enhance the lifelong wellbeing of our members.

Working as part of a team, the **Teller I** is directly responsible for providing service to Credit Union members, ensuring they are promptly and professionally served by conducting appropriate transactions accurately, referring them to another department if needed, and actively cross selling Credit Union services.

Main Responsibilities and Duties

- Demonstrate efficiency with financial transactions for checking, savings and borrowing members, receives funds, posts transactions and pays out funds as requested. Verbally confirm intended transactions with member to assure needs are met and minimize errors and corrections.
- Receive loan payments and share deposits/withdrawal requests, verify cash and endorsements, receive proper identification for cash back, check member calculations and validate checks and/or count cash payments and issue receipts of deposit. Verbally confirm intended transactions with member to assure needs are met and minimize errors and corrections.
- Balances cash drawer daily to assure accuracy in transactions and notifies supervisor regarding any outages. Appropriately applying policies.
- Examine checks deposited and determine proper funds availability based on regulation requirements and complete Hold Notices. Cash checks, verify endorsement, receive proper identification, and ensure validity. Issue Official Checks and money orders.
- Identify counterfeit currency. Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded. Maintain appropriate currency logs. Receive currency for coin and verify amounts.
- Answer basic member inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
- Refer members to the proper department for issues that cannot be resolved at the teller line. Assist area personnel and all other staff members as required, handling communications and follow-up professionally. Complete required reports and related documents promptly and accurately.
- Actively cross sell Credit Union products and services as related to member's needs, to ensure consistently meeting Solutions goals.
- Maintain an up-to-date and comprehensive knowledge of Credit Union products and services. Support the solutions program of the Credit Union.
- Ensure that work area is clean, secure, and well maintained.
- Follow all Credit Union policies, procedures, legal and regulatory requirements, including, but not limited to, understanding of the compliance with the Credit Union's BSA/CIP/OFAC program. Keep members informed of Credit Union services and policies.
- Maintain and project the Credit Union's professional reputation. Maintain privacy of member account information.

- Meet Service Standard Expectations, providing extraordinary financial products at the highest level of service to the membership.
- Attendance at workplace is required.
- Ability to handle high levels of stress.
- Good personal skills.
- Other duties as assigned.

Competencies & Performance Measurements

To perform this job successfully, an individual should demonstrate the following competencies to perform the essential functions of this position.

- Ability to effectively multi-task and demonstrate a high degree of accuracy and attention to detail.
- Proficient knowledge to cross-sell all credit union products and services that are handled or promoted to ensure full use by members, including all related policies, procedures, rules and regulations.
- Must be organized and have the ability to prioritize while working in a fast paced environment.
- Maintain a professional and courteous relationship with members, staff, and vendors.
- Must be able to maintain confidentiality with employee and member personal information.
- Communication—the individual speaks clearly and persuasively in positive or negative situations, has excellent listening skills, can effectively respond to both verbal and written inquiries.
- Judgment—the individual exhibits sound and accurate judgment, makes timely decisions, and involves others as required and when needed.
- Problem solving—the individual identifies and helps to resolve problems in a timely manner and gathers and analyzes information skillfully.
- Quality management—the individual looks for ways to improve and promote quality and demonstrates accuracy and thoroughness.
- Planning/organizing—the individual prioritizes and plans work activities, uses time efficiently and develops realistic action plans.
- Security—the individual ensures procedures are observed to maintain appropriate levels of security.
- Safety—the individual observes safety procedures and uses equipment and materials properly.

Knowledge and Skills

- High School Diploma or equivalent. Two year's related experience and/or training. Some college preferred but are not required.
- Excellent verbal and written communication and grammar skills
- Ability to effectively present information in one-on-one and small group situations to other employees, members, and potential members.
- Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures, or governmental regulations, financial reports and legal documents.
- Ability to understand and apply financial concepts and to add subtract, multiply and divide in all units of measure using whole numbers, common fractions, and decimals.
- Ability to solve practical problems and deal with a variety of concrete variables in situations where standardization exists.
- Good working knowledge of word processing software, spreadsheet software, e-mail software, use of the Internet and the ability to learn internal use software.
- Occasional varying work schedules may be required to support department needs
- Team player with a positive attitude and flexibility
- Professional demeanor and personal accountability

- Other: The employee must be able to perform this position safely, without endangering the health or safety to him or herself or others. The employee in this position must be capable of effectively handling multiple concurrent tasks and is flexible in handling daily tasks as required.

Environment and Physical Activity

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

The employee, in the course of performing this position, spends time writing, typing, speaking, listening, lifting (up to 30 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling, and reaching.

The employee for this position may operate any or all the following: telephone, cellular telephone, copy and fax machines, calculator, imaging equipment, postage meter, typewriter, computer terminal, personal computer, related printers, and teleconferencing equipment.

This position also requires travel by automobile between branches, ATM locations and post office and occasional travel elsewhere.