JOB DESCRIPTION
TELLER

I. Basic Functions

(Paying & Receiving)

A. Accept customer deposits
B. Cash checks and savings withdrawals
C. Accept loan payments
D. Maintain cash drawer and coin vault
E. Buy and sell money to and from the vault
F. Answer customer inquiries on accounts
G. Sell Cashier's Checks
H. Redeem savings bonds
I. Handle all functions related to cash
J. Remit M/C-Visa cash advances daily

(Commercial)

A. All paying and receiving teller functions
B. Buy and sell money to and from the vault and other tellers
C. Responsible for coin to be sold to the Federal Reserve Bank
D. Roll coin for use of all tellers at NBT

II. Organizational Setting

There are two part-time and one full time paying and receiving tellers and two full time commercial tellers. From time to time one or more part-time tellers may be used instead of a full-time teller. All tellers report to the Branch Manager.

III. General Requirements

This position requires regular attendance of five days per week and Saturday rotation. Workweek consists of an average 40 hours per week and four hours on Saturday on a rotational basis. This position requires flexibility in schedule to ensure adequate level of service to customers. (i.e. vacations, employee illness, etc.) Occasional overtime may be required. Attendance and punctuality are essential. Must be able to communicate with both customers and fellow employees in person and on the telephone. This position requires the ability to read and write in English clearly enough to communicate and interact with customers and Bank staff.

IV. Behavior Requirements

People skills are used to get along with co-workers and customers. Diplomacy and tact are required to resolve different situations and problems that arise. Must be able to function with high stress levels and remain calm. When working in the lobby must look up at customers entering the lobby and greet them promptly. When working in the drive-in must greet customers promptly. Customers should be greeted by name whenever possible regardless of teller location. Tellers should smile and develop a good banking relationship with all customers. Must be able to work as part of a "TEAM" and develop good working relationships with other NBT employees.

V. Cognitive Skills

Math skills are used to balance cash drawers and daily work. Research skills are used in resolving problems. Comprehension skills are used to understand and follow instructions. Systematic skills are used to deal with conflicting demands on your time by officers, customers and the telephone.

VI. Equipment Operated

The equipment utilized in this position consists of calculator, scanner, coin sorter, currency counter, drive-in equipment, ATM, vaults (main and coin), copier, telephone, computers and printers.

VII. Decision Making

A teller must have the ability to make judgments within the scope of authority, based on prior training and job knowledge.

VIII. Personal Qualifications

A. Ability to concentrate on transaction at hand
B. Professional appearance and professional manner
C. Ability to communicate effectively
D. Be a self starter
E. Ability to work in an organized manner
F. Ability to meet requirements for compliance

IX. Other Skills and Experience

A. This position requires light typing
B. Ability to run 10-key accurately
C. General banking knowledge
D. Accuracy and "follow-through" in work
E. Must handle transactions accurately and efficiently
F. Bilingual (Spanish) helpful
G. Good retention capacity
H. Must be able to organize work and complete in time allowed

X. Physical Requirements

A. Reaching and bending for coin vault and night depository
B. Extended standing and/or sitting
C. Walking and sitting in confined areas
D. Lifting large coin bags (26 lbs.) occasionally
E. Lifting and carrying supply boxes occasionally
F. Operating all departmental equipment

XI. Principle Activities and Functions

A. Accept customer transactions
   Access computer, accept customer deposit, receipt transaction on computer and verify currency; cash checks, savings withdrawals and make cash advances on M/C - Visa with proper identification; accept loan payments and safe deposit box payments and issue Cashier’s Checks; redemption of savings bonds; scanning all transactions as required.

B. Cash Drawer
   Count and verify all currency and coin and record totals on the computer. Secure currency and coin. Maintain limit set by NBT for cash drawer. Use combination coin vault and sub vaults for access to coin and currency.
C. Officer Approvals
   Obtain Officer approval on large items cashed or deposited as per policy. When necessary, present item to Officer for approval. Take actions based upon instructions from Officer.
D. Filling out documents
   Verify information from customer and type document as needed. Document types are: Cashier Checks, bond redemption, cash advance for M/C - Visa, account analysis forms, customer deposit slips, savings withdrawals and deposits slips, Work with Person information on computer for CTR completion and hold notices for funds availability.
E. Servicing coin customers
   Operate the coin sorter and coin wrapper. Lift and carry large bags of coin. Place coin in vault or in the coin machines.
F. Assist other tellers and supervisors as needed.
G. Other duties as needed
   1. Open night deposit vault (dual control)
   2. Open drive in facility according to procedure
   3. Open and Balance ATM depository vault (dual control)
   4. Close drive-in according to procedure
   5. Maintain control over teller supplies (record and keep supply cabinet stocked)
   6. Record mail deposits and night deposits under dual control
   7. Work all areas of Teller Department as needed for Saturday schedule, absences or cross training