Horizon Credit Union— Job Description

Job Title: Teller

SUMMARY:

Perform transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records. Provide cash receipt and payment services in accordance with credit union policies and procedures. Present and explain a basic number of credit union products and services to members. This person requires an ability to communicate effectively with prospective and current members and to represent the credit union in a positive and professional manner. Courses and/or training may be required.

DUTIES AND RESPONSIBILITIES:

Include the following, other duties may be assigned.

- Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member transactions.
- Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and enter deposits into computer records. Assist with mail or email transactions as needed.
- Cash share drafts/checks and process withdrawals; pay out money after verification of signatures and member balances.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all related policies, procedures, and rules and regulations, including robbery procedures.
- Promote, explain, issue and cross-sell other credit union services such as electronic services, debit and credit cards, traveler's checks, money orders and safe deposit boxes.
- Receive consumer loan, home loan and other payments, and ensure accuracy when posting to the computer. Generate member receipts.
- Place holds on accounts for uncollected funds.
- Count, check and package coins and currency.

- Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated balance sheet. Research and resolve discrepancies. Report any discrepancy to the supervisor as necessary.

- Check night depository bags and record proper information according to credit union procedures.

- Scan daily work and perform such other teller functions that might be needed from time to time, and assist others to complete tasks and work assignments.

- Ensure that teller station is properly stocked with forms, supplies, brochures, etc.

SUPERVISORY RESPONSIBILITIES:

No requirement.

PERFORMANCE STANDARDS:

Must fully understand credit union products and services and be able to assist members to use these products and services. Has the responsibility to have a cooperative and positive attitude toward members and credit union staff while maintaining a professional appearance and demeanor.

QUALIFICATION REQUIREMENTS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. 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 functions.

EDUCATION and/or EXPERIENCE:

High school diploma or general education degree (GED); six months related experience and/or training; or equivalent combination of education and experience. Thorough knowledge of credit union's computer system for performing basic input/output tasks. Related work experience may substitute for education.

LANGUAGE SKILLS:

Ability to read and comprehend simple instructions, short correspondence, and memos. Ability to write simple correspondence. Ability to effectively present information in one-on-one and small group situations to members, and other employees of the organization.

MATHEMATICAL SKILLS:

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent.

REASONING ABILITY:

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Must have the capability to deal with problems involving several concrete variables in standardized situations.

CERTIFICATES, LICENSES, REGISTRATIONS:

No requirement. Must pass applicable requirements within first six months of employment.

OTHER SKILLS and ABILITIES:

- Ability to operate CRT unit including input, output, and inquiry to member accounts and other account information required in the member service function.
- Ability to operate standard office equipment and tools, such as personal computer, postage machine, fax machine, telephones, photocopier, typewriter.
- Ability to accurately handle cash in a speedy manner when dealing with members and balancing cash before and after use.
- Familiar with the differences in a basic number of products and services offered by other financial institutions to those offered by the credit union.

PHYSICAL DEMANDS:

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

While performing the duties of this job, the employee is regularly required to stand; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; and talk or hear. The employee frequently is required to walk and stand. The employee is occasionally required to stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT:

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 noise level in the work environment is usually moderate.

MENTAL DEMANDS:

The mental characteristics necessary to competently perform this job include the occasional need to be persuasive, use good judgement; and, the continuous need to use auditory perception, memory, and reasoning ability.

HORIZON CREDIT UNION'S JOB DESCRIPTION ACKNOWLEDGEMENT FORM

I acknowledge that I have received a written copy of the job description for Teller, as set forth by Horizon Credit Union. I understand the essential duties, responsibilities and standards that are required of me in this position.

Print Name: _____

Signature: _____

Date: _____