

APPLY NOW

MCT Credit Union

POSITION DESCRIPTION

POSITION TITLE: Teller
CLASSIFICATION: Non-Exempt

DEPARTMENT: Financial Services
APPROVED BY:

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Branch Manager
POSITIONS SUPERVISED: None

POSITION PURPOSE

Responsible for providing a variety of paying and receiving functions, including processing deposits, withdrawals, loan payments, cashier's checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals. Performs specific assigned side-jobs and assists other Tellers with a variety of duties as required. Ensures that members are promptly and professionally served.

NATURE AND SCOPE

This position requires excellent public relations skills and a good understanding of Teller functions and procedures. Timeliness, efficiency, and accuracy as well as professionalism are vital to the successful execution of this position.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for the efficient, effective, and accurate performance of Teller functions in accordance with established policies, standards, and security procedures.**
 - a. Represents the Credit Union in a courteous and professional manner.
 - b. Receives share deposits in person or by mail.
 - c. Receives loan payments in person or by mail. Properly computes interest.
 - d. Processes cash advances, travel cards, cashier's checks, money orders, government bonds and similar transactions.

- e. Disburses cash or check share withdrawals in person, by telephone, or by mail.
 - f. Processes transfers.
 - g. Opens and closes computer terminal accounts daily. Processes assigned cash and transactions and balances at end of day.
 - h. Verifies transactions. Monitors deposit amounts, and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
 - i. Scans checks for item processing and accurately accounts for items, totals, and balanced conditions. Prepares daily work for end of day storage.
 - j. Complies with Bank Secrecy Act responsibilities.
2. **Assumes responsibility for establishing and maintaining effective, professional business relations with members.**
- a. Ensures that members' requests and questions are promptly resolved.
 - b. Provides in person, by telephone, or by mail, such information as members may authorize concerning their account status.
 - c. Receives and processes changes of name, addresses, and such other account information as needed.
 - d. Maintains privacy of member account information.
 - e. Ensures that the Credit Union's quality reputation is maintained and projected.
3. **Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**
- a. Assists area personnel as required.
 - b. Keeps supervisor informed of area activities and of any significant problems or concerns.
 - c. Completes required reports and records accurately and promptly.
 - d. Attends meetings as required.
4. **Assumes responsibility for related duties as required or assigned.**
- a. Performs drive-up teller and night drop functions as assigned.
 - b. Cross-sells Credit Union services.
 - c. Ensures that work area is clean, well maintained, and secure.
 - d. Performs related clerical duties as required.

PERFORMANCE MEASUREMENTS

1. Teller functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
2. Monies are balanced and any discrepancies promptly resolved. A balancing record that meets established standards is maintained.
3. Good business relations exist with members. Members' problems or questions are courteously and promptly resolved.
4. Good working relationships and coordination exist with area personnel and with management. Assistance is provided to other Tellers and staff as needed. Supervisors are appropriately informed of area activities.
5. Required reports and records are accurate, complete, and timely.
6. The Credit Union's professional reputation is maintained and conveyed.

QUALIFICATIONS

EDUCATION/CERTIFICATION:	High school graduate or equivalent.
REQUIRED KNOWLEDGE:	Knowledge of Teller policies and procedures. Basic understanding of Credit Union operations.
EXPERIENCE REQUIRED:	Six months of cash handling preferred. Abilities generally acquired on the job in 12 months.
SKILLS/ABILITIES:	Good communication skills. Professional appearance, dress, and attitude. Good math skills. Ability to operate related computer applications and business equipment including adding machine, typewriter, copy machine, coin and money counting machines, and telephone. Good typing skills.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

TALKING:	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
AVERAGE HEARING:	Able to hear average or normal conversations and receive ordinary information.
FINGER DEXTERITY:	Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.
REPETITIVE MOTION:	Movements frequently and regularly required using the wrists, hands, and/or fingers.
AVERAGE VISUAL ABILITIES:	Average, ordinary visual acuity necessary to prepare or inspect documents or products, or operate machinery.
PHYSICAL STRENGTH:	Sedentary work; sitting most of the time. Exerts up to 50 lbs. of force occasionally. (Almost all office jobs.)

WORKING CONDITIONS

NONE: No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY: Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.

MATHEMATICS ABILITY: Ability to perform basic math skills and to use decimals to compute ratios and percents, and to draw and interpret graphs.

LANGUAGE ABILITY: Ability to use passive vocabulary of 5-6,000 words; to read at a slow rate; define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.
Ability to write complex sentences, using proper punctuation, adjectives, and adverbs.
Ability to communicate in complex sentences; using normal word order with present and past tenses; and using a good vocabulary.

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the American with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.