

### **Consumer Services Representative (Teller)**

Provide superior and quality customer service; provide customers efficient and accurate transaction processing; identify relevant referral opportunities and cross-sell bank products.

#### **ESSENTIAL RESPONSIBILITIES:**

- Will be involved in ordering, receiving, verifying, and distributing cash
- Balances cash drawer daily, or more often as needed, including periodic batching of cashed checks
- Scans and processes daily transactions (Branch capture)
- Perform as a team member in allocating and coordinating the work flow
- Ability to be responsible for bank opening/closing and opening/closing of the vault while following proper procedures
- Admits customers to safe deposit boxes (most locations)
- Identify relevant referral opportunities and make referrals to promote the bank's product and services; consistently cross-sells bank products at every opportunity.
- Ability to train new employees and answer co-worker questions
- Makes concentrated effort to solve customer problems and refers customers to a relationship banker/manager for issues that cannot be resolved at the teller line.
- Follows teller over/short policy
- Accepts all retail and/or commercial deposits, and payments for loans; verifying cash and endorsements and giving customers their receipts
- Identifies customers and cashes checks or refers customers to management for authorization to cash checks
- Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded
- Provides additional customer services and information including Cashier's Checks, Savings Bonds, Stop Payments, and Certificates of Deposit
- Promote and maintain positive relations with all contacts, customers and potential customers
- Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies
- Comply with all department, company, and regulatory policies and procedures
- Contribute to the fulfillment of department and company objectives and goals

#### **EDUCATION/EXPERIENCE:**

- High school diploma or equivalent

#### **REQUIRED SKILLS:**

- Strong communication skills
- Strong customer relation skills
- Ability to problem solve
- Organizational skills
- Relevant computer skills
- Ability to prioritize and make on-the-spot decisions regarding customer transactions, weighing customer satisfaction issues with Bank exposure to loss or fraud

- Ability to work in a team environment
- Honesty and integrity
- Ability to work in a fast paced environment
- Ability to work well under pressure
- High degree of accuracy
- Some clerical, administrative, cash handling, sales or customer service experience -- Preferred
- 10-key -- Preferred
- Knowledge of various federal regulations including Bank Secrecy Act, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Gramm-Leach-Bailey Act, Regulation E and teller roles and responsibilities relating to each act -- Preferred
- In-depth knowledge of all bank deposit products and policies -- Preferred
- Basic knowledge of bank loan, trust, and investment center products -- Preferred

**WORK SCHEDULE:** Hours vary between 7:45 a.m. to 5:45 p.m. Monday – Friday and every other Saturday from 8:30 a.m. to 12:30 p.m.

Pay: Consumer Service Representatives-\$16.25/hour and up based on experience.

**AFFIRMATIVE ACTION/EQUAL OPPORTUNITY EMPLOYER**

**"PROTECTED VETERANS" AND "INDIVIDUAL WITH DISABILITY"**