



Teller

Department: Branch Operations	Last Updated: 4/22/2024
Reports To: Teller Supervisor or Branch Manager	FLSA: Non-Exempt
Supervises: None – Individual Contributor	Salary Grade: 211

Position Purpose

Upholds the Credit Union's mission of "We do the right thing one member, one employee, and one experience at a time to strengthen the communities we serve" by assisting members in person, through drive-ups, or by telephone, providing a broad range of Credit Union information. Receives and processes their transactions, requests, and concerns with an enthusiastic quality of service and sales orientation. Balances a cash drawer and daily work.

Essential Responsibilities

- Assists members in person, through drive-ups, and by telephone by operating an on-line teller terminal to process their transactions, which include but are not limited to deposits, withdrawals, loan payments, transfers, check cashing, coin processing, and account information.
- Processes special member requests, including but not limited to account research, stop payments, direct deposit, ACH, payroll deduction, wire transfers, and safe deposit boxes.
- Concentrates on building financial relationships with members, using a consultative approach. Discusses special promotions, and makes member referrals to Member Service Representatives, Mortgage Lenders, and Financial Solutions Representatives, including arranging member appointments.
- Educates members about Home Banking, E-Services and other products. Promotes applicable Credit Union products and services to new and existing members, presenting necessary information suited to members' needs.
- Balances cash drawer and transactions daily in accordance with the Teller Balancing Policy. Seeks recovery of any errors. Communicates errors to members whose accounts are affected.
- Opens and/or closes the branch following all applicable procedures and policies.
- Performs miscellaneous duties including but not limited to mail transactions, night deposits, deposit verifications, filing, updating accounts, etc.

- Keeps up to date on procedural and policy changes by reading teller bulletins and memos and attending staff meetings.
- May assume responsibility for extra duties related to the branch, including but not limited to safe deposit box billings, balancing the vault, ordering supplies, coin shipments, etc.
- May assist other departments or branches as needed and when time permits.
- May assist in training new employees.
- May cross-train in Teller Supervisor functions and Member Services, and provide back-up to those areas as needed.

Necessary Experience and Qualifications

- Ability to read, write, and comprehend detailed and sometimes technical instructions, short correspondence, and memos and ability to add, subtract, multiply, and divide using whole numbers, common fractions, and decimals as normally acquired through completion of a high school education.
- Ability to operate an on-line computer terminal (including a good working knowledge of the core computer system and email), coin processing machine, and adding machine normally acquired through a basic course or one to three months of on-the-job experience.
- Comprehensive knowledge of the products, services, and procedures needed to process transactions as normally acquired through three to six months of on-the-job experience, at least one of which is with the Credit Union.
- Ability to concentrate and pay close attention to detail for over ninety percent of work time. Must be able to closely examine documentation. Requires a high degree of accuracy.
- Analytical ability necessary to research and resolve member problems and locate and correct cash and posting errors.
- Interpersonal skills necessary to deal effectively and efficiently with a diverse group of members and employees in high-stress situations. Requires communication/listening skills necessary to effectively cross-sell Credit Union services.

Work Environment and Physical Requirements

- Office environment with moderate level of noise
- Minimal lifting of up to 25 pounds
- Frequent use of telephone, copier, computer, fax machine and other office machines
- Prolonged sitting or standing

- Frequent mental and visual concentration

The above statements are intended to describe the general nature and level of the work being performed in this position. They are not intended to be construed as an exhaustive list of all responsibilities, duties, or requirements.

Capital Credit Union is an ***Equal Opportunity Employer***. We participate in ***E-Verify***. Click the **Learn more about Capital Credit Union** link below for more information, as well as information on employee rights under the ***Family Medical Leave Act*** and the ***Employee Polygraph Protection Act***.
