

Service Plus Credit Union Job Description

Job Title: Teller
Department: Member Services
Reports To: Teller Manager
FLSA Status: Non-exempt
Prepared By: Human Resources
Prepared Date: August 2007

SUMMARY

Provides superior member service. Performs a wide variety of member transactions and cross-sells various credit union services and products by performing the following duties.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned as necessary to achieve the credit union's goals.

- Actively supports Service Plus Credit Union's core values, mission and vision, while providing "The Plus Factor" to each and every member
- Reports to work on time, takes required breaks, and works the amount of time as scheduled by the supervisor
- Understands and complies with the Bank Secrecy Act
- Understands and complies with all Credit Union specific regulations (i.e., Regulation CC, B, D, etc.)
- Understands, adheres to, and stays current on policies and procedures relating to all Credit Union products
- Works cooperatively while performing duties, demonstrating and assisting other departments as required
- Displays a working knowledge of all Service Plus Credit Union's products, services and promotions in order to provide consistent and excellent member service
- Maintains a daily cash drawer
- Maintains a log of incoming check orders for members
- Provides guidance for Account Access and telephone services
- Processes payments for Visa accounts including, but not limited to, processing lost or stolen reports, inquiries, and card renewals
- Prepares and processes transaction requests by telephone, mail and in person
- Consults with members on their specific needs, quotes relevant information about accounts
- Assists with completion of nightly check 21 process including scanning, balancing and sending the check file
- Verifies daily money order transactions
- Submits Traveler's Checks sales
- Processes night drop and quick drop deposits
- Resolves errors, member problems, concerns and/or complaints in a timely manner
- Proofreads account information and outgoing correspondence

- Maintains and renews certificate of deposit files as needed
- Verifies daily and monthly reports as assigned
- Provides back up for phone operator, and KIOSK

SUPERVISORY RESPONSIBILITIES

None

QUALIFICATIONS

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.

MINIMUM REQUIREMENTS

- Must have the ability to use the computer software related to loan processing, including, but not limited to, FOCUS XP (in-house data processing system), QwikLoan software, word processing and spreadsheet software.
- Must work cooperatively and establish and maintain effective work relationships while performing duties.
- Must have ample knowledge of credit union accounts, regulations, laws, disclosures, procedures of lending policies and laws.
- Must be highly organized, accurate, and detail oriented.
- Must meet deadlines and prioritize workload.
- Must perform duties accurately and timely, with frequent interruptions.
- Must possess strong oral and written communication skills to provide members with information and resolve problems.
- Must maintain a positive attitude with employees and members at all times.
- Must treat members and employees with courtesy and show caring and empathy.
- Must attend and participate in meetings and training sessions.
- Must be bondable.

EDUCATION and/or EXPERIENCE

- High school diploma or general education degree (GED)
- Six to twelve months related experience and/or training
- Must be computer literate—Microsoft Word and Excel are helpful.

LANGUAGE SKILLS

- Ability to read, and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals.
- Ability to write routine reports and correspondence.
- Ability to speak effectively before groups of members or employees of the credit union.
- Knowledge of English usage, grammar, punctuation and spelling.
- Ability to listen effectively.

MATHEMATICAL SKILLS

- Ability to calculate figures and amounts such as interest, percentages, rates, ratios, and yields.

REASONING SKILLS

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form following credit union policies and procedures.

EQUIPMENT/SOFTWARE USED

Computer, printer, word processing, spreadsheets and XP Systems software, typewriter, adding machine, fax machine, internal workings of ATM, telephone, copier, microfiche machine, postage machine, security equipment, VISA debit card encoder and vault dispatch machine.

PHYSICAL DEMANDS

The physical demands described in the job description 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.

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.

PLACE WHERE WORK IS PERFORMED

The work is generally performed at the main branch of the credit union. Occasional travel may be required for seminars and meetings.

ACKNOWLEDGEMENT

I acknowledge that I have been given a copy of this job description outlining my responsibilities, and that my supervisor/manager has discussed it with me. New situations may develop, and I understand that Service Plus Credit Union reserves the right, in its sole and absolute discretion, to change, supplement or rescind all or any part of this job description as it deems that circumstances require. I understand and agree that the job description is presented as a matter of information only, and is **not** to be construed as a contract between Service Plus Credit Union and its employees.

Print Employee Name: _____

Employee

Signature: _____ Date: _____