

Community Bank Mankato

Job Description

Position: Teller/PB
Status: Non-Exempt

Department: Retail Banking
Date Revised: April, 2017

General Purpose (Summary of Responsibilities)

Community Bank Mankato is a family owned bank dedicated to satisfying the needs of its customers and employees in a warm and friendly atmosphere while ensuring an adequate return to provide for growth and financial stability. The purpose of this position, and all positions, is to respond to the client needs with quality service in a timely fashion consistent with the dictates of the banking codes and all applicable laws and regulations.

This position is part of the retail and sales department your reporting manager will be assigned upon hire and based upon main branch location. The Personal Banker responsibilities of this position include the opening and servicing customer accounts. The incumbent will handle the more sophisticated customer requests in the account opening process. The function will help the overall bank sales function in deepening existing customer relationships and soliciting prospects.

The primary Teller responsibilities of this position is servicing customers with the paying and receiving functions of the bank. This will include taking deposits, withdrawals and transfers for customers. Additionally, the Teller may provide other services such as selling money orders, cashier checks, cashing savings bonds, cash advances and the like. The Teller will be responsible for balancing their cash drawer, staying within drawer limits, understanding related compliance regulations related to teller services. This position will include some Personal Banking knowledge and skills as backup for the Personal Banker, including those areas listed below.

Essential Functions and Primary Duties of Position:

Teller Responsibilities – 40%

- Perform a variety of transactions for customers. This will include processing deposits, withdrawals, cash advances and transfers from customers. Additionally, the Teller may issue cashier's checks and money orders and help customers with additional related services.
- Teller will understand the related laws and compliance regulations that pertain to teller duties. Examples include Bank Secrecy Act, Privacy, Funds Availability Policy, Truth in Savings, CIP, Reg E, Internet and Email usage, Security and IT.
- Coin Machine and coin rolling
- Process night drop and mail deposits
- Dual control when verifying other tellers cash prior to selling to vault
- Offages are not to exceed the annual limit as assigned in the job description outline.

Sales/Customer Service – 20%

- This position will be responsible for helping deepen customer relationships and attract new customers to the bank. This will be accomplished through supporting the bank's overall sales efforts as directed by bank management.
- Sales will include writing letters to customers and prospects, phone contact with customers and prospects as well as cross-selling products and services to walk-in and telephone customers inclusive of insurance, investments, and mortgages.

- Support the sales efforts in other ways such as sending thank you cards and other customer cards and memos originated by the bank. Will support customer satisfaction through helping existing customers with account questions and problems.
- Will strive to provide a high level of customer service through professional courteous service. Will have a good understanding of all bank products and services to be able to help the customer with solutions to financial services questions.

New Accounts – 20%

- Will open accounts and assist customers with new and existing account needs. This will include checking, savings, safe boxes and certificates as well as opening new IRA Accounts.

Cash Balancing – 10%

- Teller follows procedures as outlined in the bank's Teller Performance Standards Policy. This includes the following:
 - Balancing periodically during the day, at the daily cut-off time, and at the end of the teller's scheduled shift.
 - Maintain cash drawer under established limits.
 - Keep cash secure at all times.
 - Process any and all offages to the teller over/short account and inform Retail Manager of offages in excess of \$25 the same day the offage occurs.

Other –10%

- As part of the overall bank team this position may be required to support other departments and functions as requested.
- Take responsibility for internal control procedures assigned.
- Will assist the Teller Operations as back-up with receipt and disbursement of customer monies and transactions as may be required.
- Assist with proofing, balancing vault, imaging, filing, etc.
- Assist with hands on training of new Teller/Personal Banker staff in accordance of our mission statement.

Competencies

- **Adaptability:** able to adjust quickly to different work situations and remain composed under pressure and in stressful situations.
- **Customer Orientation:** recognize and respond sensitively to the needs and priorities of the customer and take appropriate action to meet their needs, establish an effectively working relationship with customers to gain their respect and loyalty.
- **Attention to Detail:** regard for important details to assure accuracy in every transaction performed, detect errors, and follow through on corrections and details.
- **Oral/Written Communication Skills:** ability to express thoughts and ideas in a clear and concise manner both orally and in written form to a variety of audiences.
- **Professionalism:** project a positive image of the bank to all internal and external customers.
- **Time Management:** ability to effectively manage one's time to complete work according to established deadlines. The ability to prioritize tasks to make the best use of time for high priority tasks.
- **Team Oriented:** collectively work together to contribute in the overall success of the bank organization.

Education, Experience, and Skills Required:

1. High School diploma.
2. One to three years of experience in a related position in a community bank or equivalent educational background in a related field (finance, accounting, etc). 4-year degree preferred.

3. Computer literate and the ability to learn and adapt to a variety of software programs.
4. Ability to deal effectively with the public and the firm clientele.
5. Ability to regularly empathize with clients and employees using tact, self-confidence, and common courtesy.
6. Ability to work independently and to carry out assignments to completion with minimum instructions; adhere to prescribed routines and practices; maintain records; and to prepare requested reports accurately.
7. Prior Personal Banking/Teller experience preferred.

Personal Characteristics:

1. Well-developed interpersonal skills. Ability to get along well with diverse personalities; tactful, mature and flexible.
2. Works with confidential client matters; requires ability to keep matters confidential.
3. Professional appearance: Grooming and dress consistent with tasks to be performed and in keeping with desired high firm image.
4. Prompt arrival and regular attendance at work.
5. Pleasant and cooperative attitude with co-workers.

Working Conditions:

1. Overtime may be required to complete special projects.
2. Due to nature of the file room and client files, incumbent may be required to do extensive reaching, bending, and at times be required to reach shelves via a footstool.
3. Consistent with the nature of given projects, job may require long periods of standing while copying or assembly should he/she be asked to assist.
4. Normal working conditions would not warrant the lifting of more than 30 pounds.
5. Due to the need for electrical outlets and the need for computer, printer, or telephone hook-up, incumbent may be required to stoop beneath the desk or counters.
6. Position requires approximately 75% sitting, 10% standing, and 15% walking. Position is primarily sedentary; however, as stated above, there will be minimal lifting of up to 30 pounds. The ability to communicate effectively and close visual acuity is required. Position requires repeated use of fingers, hands, and wrists when using keyboard and writing.
7. Occasional periods of concentration requiring attention to detail; frequent opportunity for diversification of tasks with periodic relief.

Safety Hazards of the Job:

- Minimal hazards. General office working conditions.
- This job description does not list all of the duties of the job. Incumbent may be asked by VP Retail Banking or COO to perform other functions and duties. He/she will be evaluated in part based upon incumbents performance of the tasks listed in this job description.
- Management has the right to revise this job description at any time. The job description is not a contract for employment, and either the incumbent or the employer may terminate employment at any time, and for any reason.

Incumbent:

I have reviewed the above job description and analysis and understand the requirements of this position. Please check one:

_____ I would be capable of performing all of the requirements of this job.

_____ I would be capable of performing the requirements of this job if an accommodation were made. (If you check this area, please list the accommodation required.)

_____ I would not be capable of performing one or more of the requirements on this job, with or without accommodation. (If you checked this area, please list the job tasks that you cannot perform, with or without accommodation.)

Signature of Incumbent/New Hire

Date: _____

Supervisor

Date: _____