

South Atlantic Bank

Job Description

JOB TITLE: Teller

DEPARTMENT: Branch

IMMEDIATE SUPERVISOR: Branch Manager/Retail BDO

FLSA STATUS: Non-Exempt

LAST REVISION DATE: 01/13/2017

JOB SUMMARY

Processes customer transactions in a professional, efficient and accurate manner in accordance with federal guidelines and banking policy. Receives and disburses cash accurately, maintains a cash drawer and balances it daily. Interacts with customers to enhance the overall marketing effort of the bank. Exercises judgment with moderate supervision.

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.

Knowledge: Must be a high school graduate or equivalent with good knowledge of basic math. Additional banking or general business courses would be helpful.

Experience: One year cash handling and customer service background are required. Teller experience preferred. Bank operations experience would be helpful in understanding and explaining the reasons why certain procedures must be followed.

Skills: Ability to perform basic math calculations is essential. Manual dexterity and proficiency with calculator are required. Familiarity with computer terminal and typewriter is desirable. Must have excellent customer relations skills.

PHYSICAL DEMANDS

The physical demands described here 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.

While performing the duties of this job, the employee is regularly required hear, stand and to use hands to grasp and feel (dexterity). The employee frequently is required to walk and reach with hands and arms. The employee is occasionally required to climb or balance; and stoop, bend, kneel, or crawl. The employee must occasionally lift and/or move up to 30 pounds. Specific vision abilities required by this job include close vision, distance vision, visual concentration, peripheral vision, and ability to adjust focus.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Completes all transactions in accordance with established procedures
- Accepts business and personal deposits, loan payments and items for collection
- Cashes checks and processes savings withdrawals with authorized limits
- Redeems bonds and bond coupons
- Prepares appropriate cash in/out or debit/credit tickets for cash transactions
- Handles other services such as official checks and cash advances
- Processes mail deposits and handles night depository procedures (receiving, processing, and returning customer bags)
- Contacts customer regarding overdrafts and non-sufficient funds (teller item or charge back)
- May process large and complicated deposits for commercial customers
- Applies good security and safety habits at all times
- Balances cash drawer daily with accuracy (maintaining authorized cash limits); balances and supplies the ATM
- Balances and mails tax deposits
- Proactively and consistently delivers excellent customer service and follows up in a timely manner with customers as needed
- Interacts with other departments in a professional manner
- Maintains customer confidentiality at all times
- Perceptive to customer wants and needs. Asks appropriate questions to gain understanding and refers customers to other areas in the branch as applicable
- Promotes bank services and cross-sells bank products
- Understands and follows all security and compliance policies and procedures
- Demonstrates a professional attitude in actions, dress and communication
- Shows a willingness to take on new challenges
- Actively participates in branch and other meetings as requested
- Demonstrates willingness to assist co-workers as part of a branch team
- Understands and follows all bank policies and procedures (including attendance)
- May be responsible for backing-up Teller Supervisor, Customer Service Representative, and/or other branch staff member
- May perform other duties as needed as requested by Teller Supervisor or Branch Manager

Measurements

Tellers may be evaluated using the following items and any other measurements that may become relevant to an individual's performance of the stated accountabilities.

- Number of times out-of-balance
- Cash differences
- Number of security or procedure violations
- Teller items, chargebacks, and charge-offs attributable to the employee (preventable operating losses)
- Speed and accuracy – proof corrections
- Referrals to other bank products and services
- Unsolicited comments from customers and other staff members
- Demonstrated knowledge of the policies and procedures to be followed for different types of transactions
- Demonstrated customer service skills and professional attitude