

## Bank Teller

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### Summary/Objective

The teller receives and pays out money, as well as accurately keeps records of money and negotiable instruments involved in a financial institution's various transactions. The teller meets the needs of customers by providing quality service.

### Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Receive checking and savings deposits: verify cash and endorsements, receive proper identification for cash back and issue receipts of deposit.
2. Examine checks deposited and determine proper funds availability based on regulation requirements and complete hold notices.
3. Process savings withdrawals. Cash checks: verify endorsement, receive proper identification and ensure validity.
4. Identify counterfeit currency.
5. Answer basic customer inquiries regarding interest rates, service charges and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
6. Cross-sell bank products and services.
7. Refer customers to the proper department for issues that cannot be resolved at the teller line.
8. Count and roll loose coins.
9. Issue personal cashier's checks.
10. Accept loan payments: verify payment amount and issue receipts.
11. Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded.
12. Ensure teller station is properly supplied.
13. Follow procedures for removing accounts for dormancy.
14. Balance drawer daily, including periodic batching of cashed checks.
15. Maintain appropriate currency logs.
16. Follow all bank policies and procedures.
17. Knowledge of various federal regulations including Bank Secrecy Act, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Gramm-Leach-Bliley Act, Regulation E and roles and responsibilities relating to each act.

### Competencies

1. Customer/Client Focus.
2. Decision Making.
3. Technical Capacity.
4. Stress Management/Composure.
5. Thoroughness.
6. Communication Proficiency

### **Work Environment**

This job operates in a clerical office setting. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets, and fax machines.

### **Physical Demands**

This position requires manual dexterity, the ability to lift files, cash and coin and open filing cabinets. This position requires bending, stooping, or standing as necessary.

### **Position Type/Expected Hours of Work**

This is a full-time position. Days and hours of work are Monday through Thursday, 8:15 a.m. to 5:15 p.m. and Friday, 8:15 a.m. to 5:45 p.m.

### **Travel**

Travel to other branches to assist with coverage is expected. IRS Mileage will be paid.

### **Required Education and Experience**

1. High school diploma or equivalent.
2. Customer service experience.

### **Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

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**AMERICANS WITH DISABILITY SPECIFICATIONS** 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 accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.