

Bank Teller with Back-Up CSR Functions

JOB DESCRIPTION

TITLE: Bank Teller

REPORTS TO: Branch Manager, Head Teller

SUPERVISES: N/A

BASIC FUNCTION:

Provide service to bank customers by conducting appropriate transactions and meeting the needs of customers by referring them to appropriate departments in the bank.

ESSENTIAL DUTIES:

- Receive checking and savings deposits: verify cash and endorsements, receive proper identification for cash back, and issue receipts of deposit.
- Examine checks deposited and determine proper funds availability based on regulation requirements and complete Hold Notices.
- Process savings withdrawals.
- Cash checks: verify endorsement, receive proper identification, and ensure validity.
- Identify counterfeit currency and fraud.
- Answer basic customer inquiries regarding interest rates, service charges, and account histories while complying with disclosure requirements, regulations and consumer privacy policies.
- Cross-sell bank products and services.
- Refer customers to the proper department for issues that cannot be resolved at the teller line.
- Count and roll loose coins.
- Issue personal money orders.
- Accept loan payments: verify payment amount and issue receipts.
- Buy and sell currency from the vault as necessary, ensuring that teller drawer cash limits are not exceeded.
- Ensure teller station is properly supplied.
- Follow procedures for removing accounts for dormancy.
- Balance drawer throughout the day.
- Process cash advances, redeem U.S. Savings Bonds.
- Maintain appropriate currency logs.
- Follow all bank policies and procedures.

BACK-UP DUTIES:

- Greets and directs customers.
- Explains various services available and assists customers in selecting these services.
- Opens various types of new accounts; verifies and processes changes to existing accounts.
- Processes customer check orders. Prepares letters to customers.
- Helps customers to balance checking accounts.
- Performs a variety of other tasks, such as filing, copying, and ordering credit reports.
- Opens or closes safety deposit boxes; assists with inventory of deceased customers' boxes.
- Maintains confidentiality of customer accounts.
- Performs other task requested by supervisor as they relate to the Bank and its functions.
- Also may provide notary public services.

KNOWLEDGE, SKILLS AND ABILITIES:

- Excellent customer service skills
- The ability to prioritize and make on-the-spot decisions regarding customer transactions, weighing customer satisfaction issues with Bank exposure to loss or fraud.
- Mathematical skills
- In-depth knowledge of all bank deposit products and policies
- Basic knowledge of bank loan, trust, and investment center products
- Ability to work in a fast-paced environment
- Ability to work well under pressure
- Ability to cross sell- in store branches
- High degree of accuracy
- Strong communication skills
- Organizational skills
- Knowledge of various federal regulations including Bank Secrecy Act, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Gramm-Leac-Biley Act, Regulation E and roles and responsibilities relating to each act.

TRAINING AND EXPERIENCE:

- High school diploma or GED required
- Cash handling or sales experience preferred.
- Prior Customer Service experience.

The Citizens Bank is an Equal Opportunity Employer. We do not discriminate in employment on the basis of race, color, religion, sex, pregnancy, childbirth or related medical conditions, gender identity, sexual orientation, national origin, age, disability, genetic information, protected veteran status, or any other characteristic protected by applicable federal, state, or local law.

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.