

WANIGAS CREDIT UNION

JOB DESCRIPTION

POSITION TITLE: Teller
CLASSIFICATION: Student Intern

The job descriptions Wanigas Credit Union publishes help employees learn the details of the various functions within the Credit Union. The job descriptions are not to be considered as the total or complete obligation of any employee. At any given time, an employee may be faced with a member needing help with a problem or being assigned by a supervisor to help a member to solve a problem.

REPORTING RELATIONSHIPS

POSITION REPORTS TO: Branch Manager or Assistant Branch Manager

POSITION PURPOSE

The primary function of this job is to provide outstanding service to members at all branches by promoting and selling Credit Union services and products to new and existing members and by fully using job-relevant technical skills, maintaining/updating technical skills and seeking to enhance service skills. This position requires the employee to be able to: 1) explain and promote all Credit Union services, open multiple types of Credit Union accounts; and 2) provide cashiering and teller services to members. This position requires the ability to make decisions within established guidelines, the willingness to work within a sales environment and the ability to be a team player in an organization that values the spirit of teamwork.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. Act as a “personal image” of the Credit Union.
2. Understand the Credit Union policies and procedures such as buying, selling and balancing of the cash drawer assigned to them along with robbery, transaction procedures, etc. Process negotiated items such as checks, money orders, etc. in compliance with procedures for endorsements, fraud, proper holds, etc.
3. Opens and processes new accounts, including savings accounts, certificates, IRAs, checking accounts and related services such as debit card, ODP, VIP line of credit, etc. Handles requests in a professional, prompt, accurate and efficient manner. Refers members to the proper staff member as needed when unable to process a request personally.
4. Effectively explain Credit Union products and services to members. Cross-sell products and services when appropriate.
5. Completes account inquiries, address changes, closing accounts and account maintenance requests as directed by members.
6. Outside of the normal teller activity the position may be responsible for sorting/delivering mail, answering phones, assisting in recovery of departmental losses, and a multitude of member service duties or clerical work.
7. Balances member service work and/or daily transactions.

8. May assist in opening and closing the branch office in accordance with policies and procedures.
9. Responsible for knowing all aspects of the Credit Union's product line and services including rates, terms and fees.
10. Promotes the Credit Union through contact with members and employee groups.
11. Provides assistance and backup for other Credit Union positions. Cross-trains to learn other member service positions.
12. Performs additional duties as directed by management.

RESPONSIBILITIES AND EXPECTATIONS

- 1. The Teller position is responsible for the efficient, effective, and accurate performance of the Teller area.**

Performance Expectations:

- a. Represent the Credit Union in a courteous and professional manner.
 - b. Maintain knowledge of Teller and Member Service guidelines.
 - c. Understand Wanigas teller policies and procedures.
 - d. Develop and recommend improvements to teller area products and procedures.
 - e. Promptly detect and resolve account discrepancies.
 - f. Understand Credit Union policies and procedures including but not limited to Bank Secrecy, OFAC, Anti-Money Laundering, Robbery, etc.
- 2. The Teller position is responsible for establishing and maintaining effective working relationships with area personnel and with management.**
 - a. Attend meetings and after hours events as required.
 - b. Travel to other offices or local vendors may be required from time to time.
 - 3. The Teller position is responsible for additional related duties as required or assigned by management.**
 - a. Ensure that work area is clean, secure, organized and well-maintained.
 - b. Perform related clerical duties as required.
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PERFORMANCE MEASUREMENTS

1. All Teller functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures as it relates to the Wanigas teller policies and procedures.
2. Good business relations exist with members. Member's problems or questions are courteously and promptly resolved.
3. Good working relationships and coordination exist with area personnel and with management. Assistance is provided to other member service representatives and staff as needed. Supervisor is appropriately informed of area activities.
4. The Credit Union's professional reputation is maintained and conveyed.

QUALIFICATIONS

EDUCATION/CERTIFICATION:

High school diploma or greater.

EXPERIENCE REQUIRED:

Share, loan, and/or member service experience in a credit union or other financial institution.

Working Hours: Must be available to work the normal work week that shall begin Monday at 6:30 am and end Saturday at 1:00 pm. This position will serve as the primary person for Saturday service hours.

SKILLS/ABILITIES:

Effective working relationships with others and good verbal and written communications skills. Flexible and management skills such as the ability to make decisions quickly, ability to comply with written and verbal procedures, ability to work without direct supervision and ability to multi-task. Ability to operate a computer and customary office machines such as adding machine, phone system, currency counter, etc. Must possess good interpersonal and verbal skills necessary to relate to and empathize with members, potential members and co-workers while maintaining a friendly, cheerful, and courteous demeanor throughout the workday. Mathematical skills must include basic bookkeeping, currency counting and analytical skills and the ability to compute financial service items such as annual percentage rates, APYs and yields, etc.

EXPOSURE TO CONFIDENTIAL AND SENSITIVE INFORMATION:

Utmost confidentiality. It is imperative that sensitive information at the credit union remains confidential at all times. As an employee in the financial services industry, it is imperative to ensure the privacy of members, employees and to protect information obtained. The position has high exposure to confidential information on loan applications, credit bureaus, official family loan documents and audit concerns and results.

SCOPE OF FINANCIAL RESPONSIBILITY: Ability to balance daily, agree total transactions to applicable reports and the general ledger accounts pertaining to these transactions.

EXTENT OF INTERPERSONAL COMMUNICATION:

Extensive, direct communication with members, vendors, and staff by telephone and direct contact

in a timely fashion while maintaining a pleasant, courteous and professional manner.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

- PHYSICAL EFFORT/DEMANDS:** Long hours sitting, standing, walking, bending, lifting, etc.
- WORKING ENVIRONMENT:** Office environment. Some possible lifting up to 50 pounds including supplies, individual boxed files, etc.
- REPETITIVE MOTION:** Movements frequently and regularly required using the wrists, hands and/or fingers.

This job description is not intended to be all inclusive. All aspects of this position are subject to change as the future needs of Wanigas Credit Union and its members require.

Date: _____

Signature: _____

Print: _____