

AMERICAN STATE BANK

POSITION DESCRIPTION

POSITION TITLE: Teller Supervisor
CLASSIFICATION: FULL TIME

DEPARTMENT:
APPROVED BY:

REPORTING RELATIONSHIPS

POSITION REPORTS TO:

POSITIONS SUPERVISED: YES

POSITION PURPOSE

Responsible for implementing existing policies, procedures, and systems involving cashiering operations and customer service functions. Coordinates, directs, and assigns work. Answers Financial Service Representatives' questions, resolves more complex problems, and oversees balancing. Responsible for smooth flow of Teller lines, adequate window coverage, and general training and supervision of Financial Service Representatives. Oversees provision of a full range of services (including phone and mail) to customers and prospective customers. Ensures that customers are promptly and professionally served. Acts as a Financial Service Representative as needed and actively cross sells Bank services.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for ensuring and performing efficient, effective, and professional Teller operations.**
 - Ensures that all Teller functions are correctly performed and are in accordance with established policies and standards. Ensures that all security procedures are followed.
 - Coordinates Teller operations by assisting in assigning work and distributing workflow.
 - Answers Teller's questions, solves problems, and assists with complex transactions and sensitive customer relations problems. Explains policies and procedures to customers. Makes judgments for Tellers (within limits of authority) pertaining to cashing and/or accepting checks or drafts.
 - Investigates Teller out-of-balance conditions and institutes corrective procedures. Assists in finding balancing errors. Ensures that each Teller balances at the end of each day and that all monies are secured in accordance with established procedures.
 - Performs Teller paying and receiving functions as required. Receives deposits and loan payments. Prepares proper receipts.
 - Maintains an inventory of cashier's checks, money orders, receipts, travelers checks, and other negotiable items for use in the Teller area
 - Experienced in Windows and Excel spreadsheet applications.
 - Monitors needs of New Accounts and provides back up as necessary

2. **Assumes responsibility for ensuring and effectively performing customer service functions.**
 - Ensures that customer service functions are performed in accordance with established policies and standards.
 - Resolves customers' requests, problems, and questions promptly or refers appropriately.
 - Presents and explains Bank services and products to customers and assists in meeting their financial needs. Opens and closes accounts. Orders checks for customers' accounts. Completes payroll deduction forms and processes authorization forms.
 - Answers questions and solves problems for customers by listening to problems, collecting data, securing answers, and reporting results to the inquiring party. Resolves customer bookkeeping and checking account problems. Takes stop payment orders.
 - Receives and directs customers and telephone calls. Responds to inquiries and questions if possible or directs them as necessary. Records and relays messages.
 - Performs file maintenance and account changes as needed.
 - Keeps customers informed of Bank services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
 - Maintains and projects the Bank's professional reputation. Maintains privacy of customer account

information.

- Actively cross sells Bank products and services.
3. **Effectively supervises area personnel, ensuring optimal performance.**
 - Provides leadership to personnel through effective objective setting, delegation, and communication.
 - Ensures that personnel are well trained, effective, and optimally used. Provides instruction regarding policy, procedure, and service and product offerings. Assists new employees.
 - Provides personnel with sales training according to ASB's sales philosophy
 - Monitors tellers to insure compliance with policy, procedures and sales culture
 - Tracks individual employee progress and assists with performance appraisals as required. Provides support and suggestions for employee improvement.
 - Assists and supports personnel as needed.
 4. **Assumes responsibility for establishing and maintaining effective communication and coordination with branch and area personnel and with management.**
 - Coordinates Teller duties and responsibilities with related functions within and outside of the branch.
 - Keeps management informed of area activities and of any significant problems. Provides suggestions for improved service.
 - Completes required reports and related documents promptly and accurately.
 - Attends meetings as required.
 5. **Assumes responsibility for related duties as required or assigned.**
 - Ensures that work areas and equipment are clean and well maintained.
 - Performs procedures for opening and closing of operations, including vault, alarm, and door duties.
 - Replaces Tellers as needed.
 - Performs related clerical functions as required.

PERFORMANCE MEASUREMENTS

1. Teller functions are efficiently, accurately, and effectively performed in accordance with established policies and standards.
2. Security procedures are understood and adhered to by all Tellers.
3. Monies are balanced and any discrepancies promptly resolved.
4. Tellers are appropriately directed, assisted, and supported.
5. Good business relations exist with customers. Customers' problems or questions are courteously and promptly resolved.
6. Good working relationships and coordination exist with area personnel and with management. Management is appropriately informed of area activities.
7. Required reports and records are accurate, complete, and timely.
8. The Bank's professional reputation is maintained and conveyed.
9. Transaction levels, balancing, errors, etc. are in line with Bank standards.

QUALIFICATIONS

EDUCATION/CERTIFICATION: High school graduate or equivalent. Teller Training and Personal Banker I certification completed and passed.

REQUIRED KNOWLEDGE: A thorough knowledge of Teller and Personal Banker I operations and procedures.

Basic understanding of Bank operations, including opening and closing accounts, loans, IRA, and certificate procedures.
 Understanding of Bank philosophy.
 Knowledge of basic accounting.

SKILLS/ABILITIES:

Excellent communication and leadership skills.
 Supervisory and training abilities.
 Professional appearance, dress, and attitude.
 Solid math skills.

Ability to operate related computer software, and business equipment including 10-key, money counters, and telephone.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

TALKING:

Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

**AVERAGE HEARING:
REPETITIVE MOTION:**

Able to hear average or normal conversations and receive ordinary information.
Movements frequently and regularly required using the wrists, hands, and/or fingers.

FINGER DEXTERITY:

Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

AVERAGE VISUAL ABILITIES: Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

PHYSICAL STRENGTH:

Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

WORKING CONDITIONS

NONE:

No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY:

Ability to deal with a variety of variables under only limited standardization.
Able to interpret various instructions.

MATHEMATICS ABILITY:

Ability to perform basic math skills, use decimals to compute ratios and percents, and to draw and interpret graphs.

LANGUAGE ABILITY:

Ability to use passive vocabulary of 5,000-6,000 words; read at a slow rate; and define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.
Ability to write complex sentences, using proper punctuation, and using adjectives and adverbs.
Ability to communicate in complex sentences, using normal word order with present and past tenses and good vocabulary.

AMERICAN STATE BANK

POSITION DESCRIPTION

POSITION TITLE: FULL TIME TELLER

DEPARTMENT:

REPORTING RELATIONSHIPS

POSITION REPORTS TO:

POSITIONS SUPERVISED:

None

POSITION PURPOSE

Responsible for providing a variety of paying and receiving functions, including processing deposits, withdrawals, loan payments, official checks, money orders, and cash advances. Balances and verifies cash totals. Performs specific assigned side-jobs and assists other Tellers with a variety of duties as required. Ensures that clients are promptly and professionally served. Performs most complex teller functions as needed. Actively cross sells bank products and services.

ESSENTIAL FUNCTIONS AND BASIC DUTIES

- 1. Assumes responsibility for the efficient, effective, and accurate performance of Teller functions.**
 - Represents the bank in a courteous and professional manner.
 - Receives and processes deposits.
 - Receives and processes loan payments.
 - Cashes checks and other negotiable instruments for clients.
 - Examines documents for endorsements and negotiability.
 - Processes transfers between accounts.
 - Sells traveler's checks, official checks, and money orders.
 - Processes credit card cash advances.
 - Verifies and balances cash.
 - Detects and resolves discrepancies promptly.
 - Has no more than one proof error within a 30-day period.
 - Follow Teller procedures consistently.
- 2. Assumes responsibility for establishing and maintaining effective, professional business relations with clients.**
 - Ensures that client requests and inquiries are promptly resolved.
 - Operates online teller terminal.
 - Maintains privacy of customer information.
 - Ensures that the Bank's quality reputation is maintained and projected.
- 3. Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.**
 - Assists area personnel as required.
 - Assists with training or orientation as needed.
 - Keeps supervisor informed of area activities and of any problems or concerns.
 - Completes required reports and records accurately and promptly.
 - Attends meetings and training classes that may be held on weekdays, evenings, and/or Saturdays.
- 4. Assumes responsibility for related duties as required or assigned.**
 - Performs night drop functions as assigned.
 - Performs related clerical duties as assigned.
 - Ensures that work areas are clean, secure, and well maintained.
 - Cross sells Bank products and services.

PERFORMANCE MEASUREMENTS

1. Teller functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
2. Cash is balanced and any discrepancies promptly resolved. A balancing record that meets established standards is maintained.
3. Good business relations exist with clients. Client problems and inquiries are courteously and promptly resolved.
4. Good working relationships and coordination exist with area personnel and with management. Assistance is provided to other Tellers and staff as needed. Supervisors are appropriately informed of area activities.
5. Required reports and records are accurate, complete, and timely.
6. Consistently strives to develop new client relationships as well as strengthen existing client relationships by identifying opportunities to sell Bank products and services.
7. The Bank's professional reputation is maintained and conveyed.

QUALIFICATIONS

EDUCATION/CERTIFICATION: High school graduate or equivalent.

REQUIRED KNOWLEDGE: Excellent knowledge of Teller policies and procedures, and understanding of Bank operations preferred.

EXPERIENCE REQUIRED: At least one year of related experience/cash handling required.

SKILLS/ABILITIES: Good communication skills.

Professional appearance, dress, and attitude.

Good math skills.

Ability to operate related computer applications and business equipment including adding machine, typewriter, copy machine, coin and money counting machines, and telephone.

Good typing skills.

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

TALKING:

Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

**AVERAGE HEARING:
FINGER DEXTERITY:**

Able to hear average or normal conversations and receive ordinary information. Using primarily just the fingers to make small movements such as typing, picking up small objects or pinching fingers together.

REPETITIVE MOTION:

Movements frequently and regularly required using the wrists, hands, and/or fingers. **AVERAGE VISUAL ABILITIES:** Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

PHYSICAL STRENGTH:

Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

WORKING CONDITIONS

NONE:

No hazardous or significantly unpleasant conditions (such as in a typical office).

MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

REASONING ABILITY:

Ability to apply common sense understanding to carry out detailed but uninvolved instructions and to deal with problems involving a few variables.

MATHEMATICS ABILITY:

Ability to perform basic math skills, use decimals to compute ratios and percentages, and to draw and interpret graphs.

LANGUAGE ABILITY:

Ability to use passive vocabulary of 5,000-6,000 words; read at a slow rate; and define unfamiliar words in dictionaries for meaning, spelling, and pronunciation. Ability to write complex sentences, using proper punctuation, and using adjectives and adverbs.

Ability to communicate in complex sentences, using normal word order with present and past tenses and good vocabulary.