

**POSITION:** Teller I (0-180 Days)**CLASSIFICATION:** Non-Exempt**REPORTS TO:** Head Teller**LOCATION:** All**DATE LAST REVISED:** July 2008**DEPARTMENT:** Operations**POSITION PURPOSE:**

Responsible for providing a variety of paying and receiving functions for members in person, via phone and through the mail, including processing deposits, withdrawals, loan payments, official checks and cash advances. Balances each day's transactions and verifies cash totals.

Provides a broad variety of member services functions such as upgrading and closing accounts, renewing certificates, and assisting members with bookkeeping and checking account problems. Answers members' questions regarding Credit Union services provided and performs a variety of account maintenance duties. Actively cross-sells Credit Union services.

Performs specific side-jobs including various clerical and receptionist functions, and assists other Member Service Representatives with duties as required. Serves members promptly and professionally to ensure exceptional member services is provided.

**PRINCIPLE ACCOUNTABILITIES:***MEMBER SERVICE AREA*

- Provide account information
- Open and Close Accounts
- Transfer Funds
- Check withdrawals for out of state members
- Handle deposits and withdrawals
- Cash share drafts and checks
- Issue official checks
- Resolve statement disputes
- Cross-Sell other member services
- Handle all calls/incoming and outgoing
- Member payroll deduction cards
- Set up ATM and Debit Cards
- Issue Temporary checks/Issue Official checks
- Sell and Cash in Savings Bonds
- Issue Travelers Checks
- Handle Visa Payments and Cash Advances
- Handle Safe Deposit Box

## **PRINCIPLE ACCOUNTABILITIES (Continued):**

### *MEMBER SERVICE AREA*

- Provide Loan Information
- Process loan payments
- Quote CU rates
- Opens and distributes mail
- Any other duties as assigned

## **ESSENTIAL FUNCTIONS AND BASIC DUTIES:**

- Assumes responsibility for the efficient, effective, and accurate performance of teller functions.
- Performs routine member transactions, including but not limited to deposits, withdrawals, cash advances, loan payments, transfers and check cashing.
- Represents the Credit Union in a courteous and professional manner.
- Receives share deposits, loan payments and visa payments.
- Processes cash advances, travelers' checks, official checks, and wires.
- Disburses cash or check share withdrawals.
- Processes transfers.
- Verifies transactions. Monitors deposit amounts and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
- Balances daily transactions and verifies cash totals. Investigates and resolves out-of-balance conditions.
- Presents and explains DLFCU services and products to members including but not limited to eligibility of membership, type of accounts, types of financing available, interest rates, special promotions, current dividend rates, FRC locations, office hours and phone numbers.
- Opens and closes accounts. Order checks for members' accounts.
- Fills out CTR and SARS reports as needed.
- Answers questions and solves problems for members by listening to problems, collecting data, securing answers and reporting results to the inquiring party.
- Receives and directs members and telephone calls. Records and relays messages.
- Maintains and projects DLFCU's professional reputation. Maintains privacy of account information.
- Actively cross-sells DLFCU's products and services.
- Assists other personnel and staff as needed.
- Keeps supervisor informed of area activities and of any significant problems or concerns.
- Completes required reports and records accurately and promptly.
- Attends meetings and training as required.
- Ensures the work area is clean, secure and well maintained at all times.
- Keeps up to date on all policy changes and revisions.
- Attend robbery and security training annually.
- Responsible for securing the drawer keys at all times.
- Must ensure confidentiality of all information at all times.

***NOTE: THE LIST OF ESSENTIAL FUNCTIONS IS NOT EXHAUSTIVE. IT MAY BE SUPPLEMENTED AS NECESSARY FROM TIME TO TIME.***

**PHYSICAL REQUIREMENTS:**

Finger Dexterity: Using primarily just the fingers to make small movement such as typing, picking up small objects or pinching fingers together.

Talking: Conveying detailed or important instructions accurately, loudly or quietly.

Hearing: Able to hear average on normal conversations and receive ordinary information.

Sitting/Lifting: Ability to sit up to 8 hours per day, must be able to lift up to 35lbs occasionally.

Vision: Specific vision abilities required by this job to include vision, some color vision, and the ability to adjust focus for close computer work.

**Minimum Requirements:**

- High School Diploma or GED
- Minimum Six (6) months cash handling experience.
- Preferable one (1) year experience in a financial institution.
- Professional, well-developed interpersonal skills necessary for servicing Credit Union members and projecting a positive image to members.
- Intermediate mathematical skills (calculations and concepts involving decimals, percentages, fractions, etc).
- Use of critical judgment in day-to-day situations and problems within established guidelines.
- Lifting and carrying up to 35 lbs when moving cash drawers or coin bags.

**Disclosure:**

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisor as deemed appropriate.

In accordance with the American with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose hardships on the organization.

Dow Louisiana Federal Credit Union has the right to revise this position description at any time.

Job descriptions are not intended as and do not create employment contracts. That is, employment with Dow Louisiana Federal Credit Union can be terminated with or without cause, and with or without notice, at any time at the option of the employee or that of the Credit Union.