FIDELITY BANK

Job Description

Title: Teller/Customer Service Rep

FLSA Status: Non-Exempt

Department: Customer Service

Reports To: Lead CSR/Branch Manager

PURPOSE OF POSITION

Primarily responsible for greeting and assisting customers in a courteous and pleasant manner. Perform customer deposits, withdrawals, and payments; answer customer questions or directing them to the appropriate bank personnel; listening to customer wants and recognizing what they need or what the bank can do to serve them better.

ESSENTIAL DUTIES AND RESPONSIBILITIES

The following duties are normal for this position. These are not to be construed as exclusive or all inclusive. Other duties may be required and assigned.

- Follow established company policies (i.e. personnel guide, teller procedures, and security policies).
- Greet and assist customers in a courteous and pleasant manner.
- Maintain customer and bank confidentiality.
- Process customer transactions such as deposits, withdrawals, sell Cashier Checks, redeem Savings Bonds, answer customer inquiries, accepting loan payments, and verify account balances.
- Answer incoming calls and direct them to the appropriate bank personnel.
- Cross-sell products and services to customers.
- Operate machinery (i.e. coin counter, credit card, postage machine, etc.) with accuracy.
- Provide notary service.
- Handle cash, balances personal cash drawer daily.
- Maintain and balance ATM machine, and maintain required logs.
- Performs entry and updates to the Fiserv Vision accounts on-line, and verifies Vision entry made by co-workers.
- Scan miscellaneous paperwork to the Shared drive.
- Accept check orders and debit card orders and forward them to appropriate personnel for processing.
- Accept debit card limit change requests and forward them to appropriate personnel for processing.
- Assist customers with debit/ATM cards and gift cards.
- Assist customers with on-line banking, and bill-pay.
- Order/sell Fed monies, and verify monies sold/received.
- Order approved supplies, as requested.
- Process proof daily, finishing before the required cut-off time.
- Scan, sort, and index completed documents, then mails to Huxley.
- Balance General Ledger each day.
- Place holds on questionable items.
- Other duties assigned (examples include, but not limited to: replace tapes, send Thank You cards, process mail, Stop payments, Safe Deposit Box activity, etc.)

Work Direction:
This position reports to the Head CSR/Branch Manager and receives work assignments from several bank personnel. Most duties are completed by following established steps and procedures such as using the teller manual for guidance, however, incumbent may recommend changes to management. Incumbent is

responsible for exercising independent decisions when performing job functions. Incumbent is responsible for providing work direction to part-time tellers.

Accountability:
Errors in balancing or with other account transactions and the mishandling of cash may cause the bank a monetary loss and may also lower the confidence or trust of the customers. Depending on the seriousness or severity of the error, it may result in the loss of customers.

Incumbent is responsible for a $5,000 teller drawer cash limit. (If the teller has the additional responsibility of maintaining the Currency and Coin Vault, cash limits are increased.)

Because the incumbent hand-writes many tickets, penmanship must be machine readable. Items rejected are expensive to fix.

This position has access to the financial situation of bank customers. The utmost discretion and confidentiality must be exercised with exposure to all this data.

Building relationships requires the cross-selling of Fidelity products and services to customer (examples include, but not limited to: Over-Draft Defender, Gift Cards, debit cards, and Savings Accounts etc.).

Work Relationships:
This position has daily contact with bank customers regarding banking business and non-customers seeking information on banking services via in-person/phone. Has daily contact with tellers regarding the ordering of cash and coin supplies. Also has daily contact with loan personnel regarding the creating of loan tickets.

Position requires the ability to listen effectively and resolve problems. Position must have very good communication skills with customers and co-workers alike.

Incumbent must be a team-player.

SUPERVISORY RESPONSIBILITIES

This position has no direct reports

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education:
A high school diploma or equivalency is required.

Experience:
Experience handling and counting money is required. Banking/teller experience is preferred. Knowledge of accounting principles is required. Must have basic computer knowledge and the ability to operate machinery (adding machine, typewriter, and copier, etc.). Knowledge of operating a teller machine and coin counter is preferred. Knowledge of Fiserv Vision application helpful.

A two to three week training will allow the incumbent to learn how to handle the basic procedures and policies of this position.

Skills:

- *Must have good computer skills in Excel, Word, and Internet.*
- *Math skills are required. Must be able to balance a check register.*

- *Excellent communication skills – written and verbal.*
- *Self Motivator*
- *Willing to learn.*
- *Good organizational skills.*
- *Able to read and interpret instructions, policies, and procedures.*

LANGUAGE ABILITY
Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before groups of customers or employees of organization.

MATHEMATICAL SKILLS
Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.

COGNITIVE DEMANDS
Must be extremely accurate in work functions. Must be able to handle stressful situations, some days the activity can be very slow, and sometimes it can be a very fast-paced. Incumbent must remain calm and collected in all situations. Must enjoy working with the public, and co-workers.
Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

COMPUTER *S*KILLS
To perform this job successfully, an individual should have knowledge of Fiserv software and Microsoft Office including Outlook, Word and Excel.

PHYSICAL DEMANDS
Must be able to lift coin bags and boxes on a daily basis (up to 50 pounds). Incumbent stands for the majority of the day while conducting their job duties. Incumbent is on call during lunches, and breaks.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

ENVIRONMENTAL ADAPTABILITY
Standard office environment with typical noise level, fast paced.

ACKNOWLEDGEMENT

I have carefully read and understand the contents of this job description. I understand the responsibilities, requirements and duties expected of me. I understand that this is not necessarily an exhaustive list of responsibilities, skills, duties, requirements, efforts or working conditions associated with the job. While this list is intended to be an accurate reflection of the current job, Fidelity Bank reserves the right to revise the functions and duties of the job or to require that additional or different tasks be performed as directed by Fidelity Bank. I understand that I may be required to work overtime, different shifts or hours outside the normally defined workday or workweek. I also understand that this job description does not constitute a contract of employment nor alter my status as an at-will employee. I have the right to terminate my employment at anytime and for any reason, and Fidelity Bank has a similar right.

Employee's Signature	Date	Supervisor	Date

Fidelity Bank is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act and/or applicable state regulations, Fidelity Bank will provide reasonable accommodations to qualified individuals with disabilities and encourages prospective employees and incumbents to discuss potential accommodations with Fidelity Bank.