



## UNIVERSAL TELLER JOB DESCRIPTION

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**Position Status:** Non-Exempt Hourly

**Reports To:** Teller Supervisor

### **Position Summary:**

Under the direction of the Teller Supervisor, the Universal Teller is responsible for establishing a full-relationship with customers. The Universal Teller is personally committed to consistently exceed customer expectations by meeting a broad range of financial service needs. The Universal Teller is responsible for providing a high level of customer service to our employees and clients. Performs routine branch duties including but not limited to: mentoring, training and developing other Tellers; processing transactions efficiently, professionally, and accurately; identifying customer needs; promoting bank products and services; maintaining and accurately balancing teller cash drawer; open and close all depository accounts; assisting with night depository, vault and ATM duties. In addition, the Universal Teller will help lead the branch team to attain branch goals. Adheres to all bank established policies, procedures and overall banking/compliance regulations.

### **Principal Duties and Responsibilities:**

1. Promotes, represents and welcomes current and potential customers, employees and vendors to the bank in a professional and inviting manner.
  2. Develop a strong, value-added relationship with current and prospective customers by engaging in conversations that uncover their current and future financial needs. Provide solutions to ensure the customer feels understood, informed and confident in the bank and products/services offered.
  3. Leads and encourages a positive working environment with a can-do attitude which fosters our Mission, Vision, Shared and Guiding Principles.
  4. Proficiently performs routine, basic and complex transactions and tasks including but not limited to:
    - Accept and process deposits, withdrawals, transfers, check cashing, loan payments and advances. Ensure proper Customer Identification (CIP) and Bank Secrecy (BSA) procedures are appropriately followed
    - Maintain proper cash levels and keeps cash secure at all times. Accurately balances drawer, vault (including buying/selling currency to Federal Reserve) and ATM. Reports variations in accordance with bank policy.
    - Process daily branch capture, verifying accuracy of scanned documents to minimize non-posts
    - Collects information for outgoing wire transfers up to specified limit
    - Handle coin which requires bending and lifting
    - Assist with safe deposit entries
    - Basic account maintenance including address changes, holds, stop pays, travel notifications
    - Open and Close all depository accounts including but not limited to: IRA, HSA, Fiduciary and Accounts due to death.
    - Completes required reports timely and accurately (including MIPR and CTR)
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5. Expert knowledge of Hometown Bank's depository products accounts, apps and online services along with a strong understanding of bank's products and services. Promote and refer other bank products/services to customers and convert service opportunities to sales when appropriate.
6. Serves in a leadership role by helping to develop and mentor other Tellers on the team. Takes an active role in onboarding and training new tellers. Communicates to the Teller Supervisor any training opportunities or gaps. Acts as a branch liaison between Tellers and the Supervisor.
7. Actively develops, promotes, and leads awareness campaigns to help strengthen customer relationships.
8. Proactively seek solutions to customer service and efficiency issues. Troubleshoot online and mobile banking issues. Service customer accounts and requests accurately in accordance with bank policy and procedure.
9. Maintain comprehensive and up to date knowledge of banking regulations related to assigned job function. Complete and/or ensure all audit and security policies and procedures are followed in accordance with bank policies and Federal Regulation. Complete required compliance and job specific training. Familiarity and adherence of all Bank Secrecy Act requirements including the ability to identify and properly report fraudulent and suspicious loan activity.
10. Complete and/or ensure all audit and security policies and procedures are followed in accordance with Bank policy and Federal Regulation.
11. Actively participate in teller meetings, individual and group coaching/training sessions.
12. Demonstrate comprehensive knowledge of all applicable bank and branch policies, procedures and support systems. Work independently and make independent decisions staying within regulatory rules, bank policy and procedure. Exercise good judgement while keeping the bank's financial interest in mind.

***Marginal Job Functions:***

1. Maintain up-to-date job knowledge and develop professionally on a continuing basis through professional readings, online/in-person trainings, seminars and/or classes as required.
  2. Actively participate in bank functions and community activities as a representative of the bank.
  3. Ability to work a flexible work schedule including mornings, evenings, weekends and holidays.
  4. Assist in other duties including but not limited to: general administrative duties, shredding documents, counting and rolling coin and paper money, or other duties that may be necessary and/or requested to fulfill the responsibilities of this position.
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***Work Relationship and Scope:***

Reports directly to the Teller Supervisor. Works closely with all retail employees and other Bank employees as necessary to ensure the satisfaction of the customer and completion of work duties. Has regular access to highly confidential customer information. Ensures compliance with Bank and banking regulations.

***Measures of Performance:***

Quality, accuracy, reliability, friendliness, thoroughness and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of customers and co-workers; effectively communicates and develops good working relationships with customers and co-workers; exhibits professional workplace appearance and conduct; keeps Bank, customer, and employee information confidential; participates in training and appropriate professional development; reliability in reporting to work regularly and on time; understands and adheres to Bank policies and procedures; informs customers and potential customers of additional Bank services when appropriate.

***Knowledge, Skills and Abilities Required:***

Requires a High School degree or equivalent and one year of customer service experience plus one year of Teller experience. Must possess: courteous and professional customer service attitude; technical ability to input and retrieve computerized information; exceptional organizational skills; excellent verbal and written communication skills for interacting professionally with customers and relating to other employees; ability to maintain the integrity of highly confidential customer and Bank information; ability to deal effectively with time pressures, stress and multi-tasking that can change hourly depending on level of customer activity; effective problem solving skills.

***Working Conditions:***

Work is performed largely in a pleasant office environment. Prolonged sitting and mental and visual concentration for computer usage required. Must be able to bend, turn, twist, lift and move up to 30 pounds of office supplies, equipment, and coin.

***Employee Acknowledgement:***

This job description describes the general nature and level of work performed by employee assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job. The employee may be required to perform other job-related duties as requested by the supervisor. All requirements are subject to change over time, and to possible modification to reasonably accommodate individuals with a disability.

I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

\_\_\_\_\_  
Employee Name/Signature

\_\_\_\_\_  
Date