

## **TELLER**

**Supervised by:** Head Teller and Branch Operations Manager

**Reports to:** Reports to Market Manager

**Summary:** Routine to semi-complex and precise work in processing a variety of transactions, in providing a high level of customer service and in enhancing customer relationships. Process deposit/withdrawal/loan payment transactions as well as conduct some customer service transactions (Debit card servicing, Online Banking Resets, Check Ordering, etc.) Previous Teller or Customer Service experience is a plus.

### **Distinguishing Characteristics of the Position:**

#### **Judgment:**

Work is performed under the direct supervision of the Head Teller, following routine and standard banking procedures to deliver quality service. Engage in customer conversations to recognize unmet needs and sales opportunities. This requires some judgment and initiative in choice of action. Refers all questionable situations to supervisor, or Retail Banking Manager.

#### **Complexity:**

Work involves a variety of customer transactions and discussions with existing and potential customers, requiring knowledge of the Bank's well-defined procedures and banking regulations, as well as alertness and understanding of the appropriate action to take in providing accurate and efficient service.

#### **Impact of Errors:**

Meticulous care is required in handling cash and customers' transactions. Errors may be detected in balancing or in succeeding operations, but may result in loss of money and failure to deliver efficient and quality service.

#### **Contacts/Interpersonal Relationships:**

Work involves constant contact with customers, requiring courtesy, tact, and efficiency in processing transactions and providing service. Excellent communication skills are necessary. Improper handling may adversely affect the Bank's reputation and result in loss of business.

#### **Supervisory Responsibilities:**

Work does not involve supervisory responsibility.

### **Qualifications for the Position:**

#### **Education:**

##### **Required:**

High school graduation, supplemented by on-the-job training.

##### **Desirable:**

Bank-related and computer courses. Teller experience and work with computerized systems in another bank. Up to one-year's working experience in a position involving cash transactions.

**Special Knowledge, Abilities, and Skills:**

Working knowledge of services, accounts, and products offered by Charles River Bank. Also, knowledge of teller functions, and the policies and procedures applied to assigned area. Must have a friendly manner, and be sales-oriented. Have ability to deal effectively and courteously with customers in person, sometimes under pressure. Must utilize skill and attention in handling money; aptitude for figures and detailed work and computer literacy.

**Physical Requirements:**

Ability to communicate clearly and concisely with customers and staff; to lift and carry large bags of coins; to stand for extended periods of time. Eyesight and hearing at a level which does not interfere with customer communication.

**Essential Functions of the Position:**

- Provides services for potential and existing customers at a Teller's station inside the Bank or at the drive-up window.
- Determines customers' needs and informs them of Bank products and services; refers to appropriate personnel or refers customer information to other Bank departments.
- Researches accounts and resolves problems.
- Sets up Teller station for day's activity. Balances cash daily, totaling transactions processed and proving work. Films checks and daily work. Maintains supportive records. Files checks. Completes all Teller-related work before leaving the Bank each day.
- Processes a variety of transactions initiated by customers in person, by mail, or in the night deposit bags.
- Receives deposits and pays out withdrawals; cashes checks within limits established by Bank policy; receives payments on loans and for safe deposit box rentals; sells Money Orders, Treasurer's checks, and redeem bonds.
- Provides Safe Box access to customers.
- Processes wire transfers and stop payments.
- Observes and adheres to the procedures governing every type of transaction, such as verifying customers' account numbers, signatures, identity, and account balances, or refers matter to Head Teller or an officer for authorization when necessary.
- Processes checks through image capture scanner and verifies amounts using appropriate software.
- Operates computer terminal to record necessary information for each transaction and to update customer's accounts and records. Updates interest on passbooks in vault.
- Processes overdraft slips, sending notices to customers and applying charges to their accounts.

- Participates in verifying money received from Federal Reserve; breaks down coin.

**Other Functions of the Position:**

- Processes outgoing mail, applying necessary postage.
- Answers the Bank's telephone, as needed, providing information within scope of knowledge and authority or relaying calls and messages to appropriate person.
- Balances ATM as needed; proves deposits; maintains cash, receipts, and envelopes; ensures proper cash levels and inventory of supplies, replenishing as necessary.
- Performs related work as may be requested or required as time, workload, and staffing warrant.
- Trains new tellers as necessary.

**General Working Hours** (subject to change depending upon staffing needs)

Wk #1 Work Saturday

M	9-3
T	OFF
W	OFF
TH	11-6
F	8-5
S	8:30-1:30

Wk #2 Saturday Off

M	9-3
T	OFF
W	9-3
TH	11-6
F	8-5
S	OFF

Please submit your resume and cover letter to [info@charlesriverbank.com](mailto:info@charlesriverbank.com) or [tmarin@charlesriverbank.com](mailto:tmarin@charlesriverbank.com). Alternatively, you may stop into our Medway Office and pick up an application package or mail your resume and cover letter to:

Tonia Marin  
Charles River Bank  
PO Box 740  
Medway, MA 02053