

CENTURY SAVINGS BANK

| | |
|------------------------|-------------------|
| JOB TITLE: | Teller |
| DEPARTMENT: | Branch Operations |
| LOCATION: | Various |
| ACCOUNTABILITY: | Head Teller |
| JOB STATUS: | Non-Exempt |
| GRADE: | 11 |

Primary Responsibilities:

Under the general supervision of the Head Teller the Teller is responsible for performing basic teller duties relating to customer transactions; preparing and maintaining various reports, records, and logs, promoting institution services. Provides prompt efficient, and friendly services to customers, and to recognize customers' needs with suggestions appropriate to the Bank's services. Follows the established policies and procedures for this area, in accordance with the Bank and the supervisor's direction.

Position Requirements:

The completion of a High School education or equivalent. Good interpersonal communications, organizational and computer skills; ability to operate standard office equipment such as calculators, copiers, scanners and faxes. Must be able to perform all over-the-counter customer services. Must exercise accuracy, alertness, good judgment, courtesy, tact, and patience, maintaining confidentiality of the Bank's records and customer transactions.

Essential Job Functions:

1. Manage and balances a cash drawer.
2. Evaluates and processes a variety of customer transactions within assigned limits; cash checks, accepts cash and checks for deposit and withdrawal, process payment of loans, verifies validity and accuracy of items, and refers questionable items to supervisor.
3. Place holds on accounts for uncollected funds.

4. Open new accounts.
5. Perform all daily functions as outlined in the Bank Secrecy Act, Anti-Money Laundering, Customer Identification Program processes.
6. Perform services for customers such as prepare cashier checks, money orders, order debit cards and process bond redemptions and assist customers in accessing safety deposit boxes.
7. Answer customer inquiries and attempt to resolve issues with customer's accounts.
8. Promote bank products and services, explain and advise customers on product features.
9. Participate in all compliance and regulatory training as required.

This job description in no way states or implies that these are the only duties to be performed by this employee. He or she will be required to follow any other instructions and to perform any other duties requested by his or her supervisor.

Other Responsibilities Include:

Tellers are expected to be familiar with and to fulfill the compliance requirements within their area of responsibility. All employees have the duty and responsibility to prevent and report improper employee and customer activity. Allegations of wrongdoing or suspicions that any Bank policies or procedures have been violated must be reported immediately. Daily travel may be required to other locations and employee must be able to work irregular schedules to meet the demands of the Bank, which may include early morning, evening and/or weekend hours. Tellers also may represent or participate in company events and community related activities.

Competency:

To perform the job successfully, an individual should demonstrate the following competencies:

Interpersonal Skills – Maintains confidentiality; Keeps emotions under control; remain open to others' ideas and try new things willingly.

Oral Communication – Speaks clearly. Listens and gets clarification; Responds well to questions; effectively presents information to customers.

Quality/Quantity – Demonstrates accuracy, thoroughness and attention to detail, and meets a standard number of daily transactions.

Dependability - Is consistently at work and on time and follows instructions, responds to management direction.

Reasoning Ability – Applies common sense understanding to written or oral instructions.

Mathematical Skills – Adds, subtracts, multiplies, and divides in all units of measure.

Physical Demands/Conditions Requirements:

Any physical demands/work conditions described are representative of those that must be met by an employee to successfully perform the essential functions of this job. The work environment characteristics 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.

While performing the duties of this job, the employee may be regularly required to sit or stand for prolonged periods of time, talk to customers, use hands and fingers to count cash and wrap coin. The employee may occasionally be required to reach with hands and arms, stoop, kneel or crouch. The employee may regularly lift and or move up to 50 pounds. Vision is required by this job. The noise level in the work environment is usually moderate.

Acknowledgment

This job description is not an employment agreement or contract. Management has the exclusive right to alter this job description at any time. I have read and understand this job description.

Employee Signature:

Date:

Witness:

Manager of Human Resources: