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## POSITION DESCRIPTION

**POSITION TITLE:** Lead Teller

**DEPARTMENT:** OPERATIONS

**CLASSIFICATION:** Non-Exempt

**APPROVED BY:** COO

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### REPORTING RELATIONSHIPS

**POSITION REPORTS TO:** BRANCH MANAGER AND ASSISTANT BRANCH MANAGER

**POSITIONS SUPERVISED:** N/A

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### POSITION PURPOSE

Responsible for providing a variety of paying and receiving functions, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals. Resolves more complex problems and oversees balancing for the branch. Assists in training and on-boarding of new tellers. Has more authority than a teller. Performs specific assigned side-jobs and assists other Tellers with a variety of duties as required. Ensures customers are promptly and professionally served.

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### ESSENTIAL FUNCTIONS AND BASIC DUTIES

1. **Assumes responsibility for ensuring and performing efficient, effective, and professional Teller operations.**
  - a. Represents the Company in a courteous and professional manner.
  - b. Receives deposits in person or by mail.
  - c. Receives loan payments in person or by mail. Properly computes interest.
  - d. Processes cash advances, travelers' checks, cashiers' checks, money orders, government bonds, and similar transactions.
  - e. Disburses cash or check withdrawals in person, by telephone, or by mail.
  - f. Processed transfers.
  - g. Opens and closes computer terminal accounts daily. Processes assigned cash and transactions and balances at end of day.
  - h. Ensures all Teller functions are correctly performed and are in accordance with established policies and standards. Ensures all security procedures are followed.

- i. Answers Teller questions, solves problems, and assists with complex transactions and sensitive customer relations problems. Explains policies and procedures to customers. Makes judgments for Tellers (within limits of authority) pertaining to cashing and/or accepting checks or drafts.
- j. Investigates Teller out-of-balance conditions and institutes corrective procedures. Assists in finding balancing errors. Ensures each Teller balances at the end of each day and all monies are secured in accordance with established procedures.
- k. Balances vault.
- i. Monitors, orders, dispenses, ships, and balances cash.
- j. Keeps ATM filled and functional.
- k. May perform cash drawer audits.
- l. Ensures all items in branch are balanced by end of day.
- m. Ensures Teller area is organized and safe keeping records and items are stored out of public view or from unauthorized access.

**2. Assumes responsibility for ensuring and effectively performing customer service functions.**

- a. Ensures customers' requests and questions are promptly resolved.
- b. Operates online teller terminal. Provides in person, by telephone, or by mail, information that customers may authorize concerning their account status.
- c. Receives and processes change of name, addresses, and other account information as needed.
- d. Maintains privacy of customer account information
- e. Ensures the Company's quality reputation is maintained and projected.
- f. Presents and explains Company services and products to customers and assists in meeting their financial needs. Opens and closes accounts. Orders checks for customers' accounts. Completes payroll deduction forms and processes authorization forms.
- g. Answers questions and solves problems for customers by listening to problems, collecting data, securing answers, and reporting results to the inquiring party. Resolves customer bookkeeping and checking account problems. Takes stop payment orders.
- h. Keeps customers informed of Company services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
- i. Actively cross sells Company products and services.

**3. Effectively supports area personnel, ensuring optimal performance.**

- a. Working with branch leadership, provides leadership and support to teller personnel.
- b. Helps train personnel and provides instruction regarding policy, procedure, and service and product offerings.
- c. Provides feedback on teller staff to branch leadership.

4. **Assumes responsibility for establishing and maintaining effective communication and coordination with branch and area personnel and with management.**
    - a. Keeps management informed of area activities and of any significant problems and provides suggestions for improved service.
    - b. Completes required reports and related documents promptly and accurately.
    - c. Completes required reports and related documents promptly and accurately.
    - d. Attends meetings as required.
  5. **Assumes responsibility for related duties as required or assigned.**
    - a. Ensures work areas and equipment are clean and well maintained.
    - b. Performs procedures for opening and closing of operations, including vault, alarm, and door duties.
    - c. Performs related clerical functions as required.
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## **PERFORMANCE MEASUREMENTS**

1. Teller functions are efficiently, effectively, and accurately performed in accordance with established policies, standards, and security procedures.
  2. Monies are balanced and any discrepancies promptly resolved. A balancing record that meets established standards is maintained.
  3. Good business relations exist with customers. Customers' problems or questions are courteously and promptly resolved.
  4. Good working relationships and coordination exist with area personnel and with management. Assistance is provided to other Tellers and staff as needed. Supervisors are appropriately informed of area activities.
  5. Required reports and records are accurate, complete, and timely.
  6. The Company's professional reputation is maintained and conveyed.
  7. Teller staff supported and assisted.
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## **QUALIFICATIONS**

**EDUCATION/CERTIFICATION:** High school graduate or equivalent.  
Teller Training certification completed and passed. (CPD Online Courses )

**REQUIRED KNOWLEDGE:** A thorough knowledge of Teller operations and procedures.  
Basic understanding of Company operations, including opening and closing accounts, loans, IRA, and certificate procedures.  
Understanding of Company philosophy.  
Knowledge of basic accounting.

**EXPERIENCE REQUIRED:** Minimum of one to two years of experience as a Teller at a full-service financial institution.

**SKILLS/ABILITIES:** Excellent communication and leadership skills.  
Supervisory and training abilities.  
Professional appearance, dress, and attitude.  
Solid math skills.  
Ability to operate related computer software, and business equipment including 10-key, money counters, and telephone.

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## **PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

**TALKING:** Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.

**AVERAGE HEARING:** Able to hear average or normal conversations and receive ordinary information.

**REPETITIVE MOTION:** Movements frequently and regularly required using the wrists, hands, and/or fingers.

**FINGER DEXTERITY:** Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

**AVERAGE VISUAL ABILITIES:** Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.

**PHYSICAL STRENGTH:** Sedentary work; sitting most of the time. Exerts up to 10 lbs. of force occasionally. (Almost all office jobs.)

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## **WORKING CONDITIONS**

**NONE:** No hazardous or significantly unpleasant conditions (such as in a typical office).

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## **MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION**

**REASONING ABILITY:** Ability to deal with a variety of variables under only limited standardization.  
Able to interpret various instructions.

**MATHEMATICS ABILITY:** Ability to perform basic math skills, use decimals to compute ratios and percents, and to draw and interpret graphs.

**LANGUAGE ABILITY:** Ability to use passive vocabulary of 5,000-6,000 words; read at a slow rate; and define unfamiliar words in dictionaries for meaning, spelling, and pronunciation.  
Ability to write complex sentences, using proper punctuation, and using adjectives and adverbs.  
Ability to communicate in complex sentences, using normal word order with present and past tenses and good vocabulary.

## INTENT AND FUNCTION OF JOB DESCRIPTIONS

*Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.*

*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 the 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 supervisors as deemed appropriate.*

*In accordance with the Americans 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 undue hardships on the organization.*

*Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.*