



Job Title:	Teller/Member Service Representative
Reports to:	Branch Manager
Employees Supervised:	No direct reports

Position Summary: The Teller/Member Service Representative creates a superior member service experience by ensuring that members receive friendly, accurate, and timely assistance with their transaction requests over-the-counter or by phone. The individual will comply with all federal and state laws, as well as organizational policies, procedures, and processes, including, but not limited to, those related to the Bank Secrecy Act (BSA), Identity Theft Red Flags, and Office of Foreign Assets Control (OFAC).

Essential Functions:

- Provide credit union services to members, including the opening of accounts, disbursements of funds, posting withdrawals, deposits and loan payments, and the processing of other account transactions.
- Respond to requests for information relative to products and services provided by the credit union.
- Perform daily reconciliation and balancing of an individual cash drawer.
- Recommend and cross sell credit union products and services to members in accordance with established goals.
- Maintain branch appearance, i.e., replenish brochure racks, update rate sheets, etc.
- Perform a variety of miscellaneous tasks, including: balancing the ATM, Coinstar postings, retrieving and posting night drop deposits, filing, and answering the telephone.
- Provide service and correspond with members via our Branchline-messaging delivery channel.
- Perform reconciliation and balancing of the Vault and Cash Recycler.
- Perform various account file maintenance, including processing requests for change of address, account ownership modifications, ordering replacement ATM/debit cards, etc.
- Provide security assistance and technical troubleshooting assistance of remote delivery products, including BranchLine, ExpressLine, Mobile Banking, and Bill Pay.
- Perform basic IRA transactions using the appropriate forms. Able to open new IRA accounts, process deposits and withdrawals, and answer basic IRA questions.
- Identify and recommend ways to continuously streamline or improve work processes and environments and perform other general clerical duties as assigned.
- Process outgoing wire transfers, including completing the wire transfer checklist and performing security verification, as appropriate.
- Perform all duties and responsibilities of a consumer loan interviewer by providing information about all consumer loan products and services, including calculating payments, quoting rates, payoffs, and taking loan applications.
- Responsible for preparing loan documents, disbursement of loan proceeds and discussing loan decisions with members in accordance with established policies and procedures.
- Ensure that member service is the top priority by answering and returning member and co-worker communications promptly, having proper forms and documentation with which to open accounts readily available, and keeping in touch with members and co-workers regarding the status of research or loan applications.
- Complete Currency Transaction Reports in accordance with the requirements outlined in the Credit Union's current Bank Secrecy Act (BSA) Policy
- Perform required Office of Foreign Assets Control (OFAC) screens as outlined in the Credit Union's current BSA Policy and report any positive matches to the BSA Officer.

- Monitor and communicate potential suspicious activity/transactions to the Credit Union’s BSA Officer and/or Fraud Analyst utilizing the Credit Union’s Suspicious Activity Investigation (SAR) Report Form.

Non-Essential Functions:

- Provide relief for other positions in all branches, as requested.
- Perform other duties as assigned by the Branch Manager.

Knowledge, Qualifications and Skills:

- **Education:** High School diploma or equivalency required.
- **Experience:** One-year of customer service experience required; previous experience in a credit union or bank preferred.
- **Skills and Abilities:** Ability to effectively communicate with/manage difficult members and situations and handle general public in challenging situations is required. Aptitude to perform basic accounting functions, possess exceptional arithmetic skills, and capability to handle cash and balance to a teller drawer summary required. Capacity to use keyboard, 10-key calculator and all other general office equipment.
- **Extra Credit Skills:** Knowledge of Symitar software system preferred. Spanish/English bilingual desired. You will bring your enthusiasm, collaborative work-style, inquisitive attitude, flexibility, creativity, focus on excellence, and overall “great-to-work-with” demeanor.
- **Travel Required:** Less than 10% local travel required. Travel during assigned shifts requires ability to operate personal vehicle. Occasional travel to more remote locations; similar, but not limited to our Fresno branch.
- **Hours Required:** Non-Exempt employee with ability to work branch hours Monday through Friday. Hours and locations will fluctuate as business needs and business development activities dictate.
- **Environmental Conditions:** Work is primarily performed within an enclosed branch. Subject to standard background noise found in an office environment.

Physical Job Requirements: The physical demands described here are representative of those that must be met by the person in this position to successfully perform the essential functions for the position.

- **Sit, Stand, Walk:** While performing the duties of the job, the person in this position is regularly required to sit, stand, walk and move about inside the office to access file cabinets, office equipment, etc. The duties in this position will require regular travel via personal vehicle which may result in long periods of sitting.
- **Use of Hands/Fingers:** To operate a computer, computer keyboard, mouse and other office productivity machinery, such as but not limited to; a calculator, copy machine and computer printer. The person in this position is frequently required to sit and reach with hands and arms.
- **Speech/Hearing:** The person in this position frequently communicates via phone and in person. Must be able to talk to/hear members and educate them on products and services offered at the credit union.
- **Lifting/Pulling/Carrying:** The person in this position must occasionally lift/move up to 20 lbs. and set up displays/tables at site visits.
- **Bending/Kneeling:** The person in this position occasionally moves to retrieve items from low cabinets for use in daily work activities.

Approved by:

Date Approved: