

American United Federal Credit Union

JOB DESCRIPTION – TELLER IV

Classification

Non-Exempt

Reports to

Branch Manager

General Overview of American United Federal Credit Union

American United is committed to reinvesting into the community every day with each employee dedicated to advocate for every member. As we strive to ***“Be the Difference that Makes a Difference in our Members’ Lives”***, we also pride ourselves in advocating for our employees to make sure they have the most competitive compensation, incentive program, health benefits package, career advancement, tuition reimbursement program, paid time off, and 401k match program in the industry and community. New full time employees enjoy 3 weeks of paid time off per year, fully vested 401k match program, and many positions have unlimited earning potential. American United is a quickly growing credit union because of our vision to invest into our members and employees. Join us and see why we’re different!

Summary/Objective

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. Performs specific assigned side-jobs and assists other Tellers with a variety of duties as required. Assists members with IRA transactions and Safe Deposit Box access. Close accounts for members upon requests, including the ability to quote and post consumer loan payoffs. Think critically when accepting ACH, Wire, and Stop payment requests. Ensures members are promptly and professionally served. Identifies the member’s needs by cross selling credit union products and services. Assists members in the loan application process by inputting application information and determining vehicle values.

Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Assumes responsibility for the efficient, effective, and accurate performance of Teller functions.

- Represents the credit union in a courteous and professional manner.
 - Accurately quote consumer and mortgage loan payoffs, receives loan payments in person or by night drop, including consumer and mortgage loan payoffs.
 - Processes cash advances, travelers' checks, cashiers' checks, money orders, government bonds, and similar transactions.
 - Disburses cash or check withdrawals/deposits in person, by telephone, or by mail.
 - Independently processes a variety of teller transactions including deposits, withdrawals, payments, and transfers.
 - Opens and closes computer terminal accounts daily. Processes assigned cash and transactions and balances at end of day.
 - Receives and processes Change of Address Requests and Check Orders.
 - Verifies transactions. Monitors deposit amounts, and examines documents for endorsement and negotiability. Detects and resolves discrepancies promptly.
 - Opens, closes, and grants access to Safe Deposit Boxes.
 - Open, close, and perform transactions on share and draft account products such as checking, ATM, club, money market, dedicated savings, certificates and IRAs.
 - Issue VISA Gift Cards and Travel Money Cards. Print and PIN Debit and Credit Cards.
 - Perform Online Banking, Mobile Banking, and Telephone Teller maintenance such as password resets, unlocking users, and retrieving secure access codes upon request.
 - Process Wire, ACH, and Stop Payment requests in person or on the phone, including Cashier Check/Money Order Declaration of Loss and ACH Distributions.
 - Process's verification of deposits.
 - Inputs consumer loan applications for processing. Determines vehicle values utilizing NADA.
 - Opens additional "personal" accounts for existing members and closes accounts.
 - Presents and explains credit union services and products to members and assists in meeting their financial needs.
 - Provides IRA and Safe Deposit Box product guidance and transaction assistance.
 - Provides Notary Service, if commissioned.
 - Performs entity maintenance such as Change of Ownership, Name Changes, Beneficiary Designations, etc.
 - Scans member documents and completes Loan Review Checklist and New Account Audits.
 - Identifies members needs by cross selling our products and successfully manages and works lead list.
2. Assumes responsibility for establishing and maintaining effective, professional business relations with members.
- Assists members with submitting consumer loan, overdraft protection, and credit card applications.

- Keeps members properly informed of credit union loan and new account products and services.
 - Ensures the credit union's professional reputation is projected and maintained.
3. Assumes responsibility for establishing and maintaining effective coordination and working relationships with area personnel and with management.
- Assists branch personnel as required.
 - Keeps manager informed of area activities and of any significant problems or concerns.
 - Completes required reports and records accurately and promptly.
 - Attends meetings as required.
4. Assumes responsibility for related duties as required or assigned.
- Actively and professionally cross sells credit union products and services.
 - Stays informed regarding local and national economic conditions and legal and regulatory changes.
 - Ensures proper maintenance, cleanliness, and security of work area, desks, equipment, etc.
 - Operates as a Teller & may perform other teller related duties.

Competencies

- Financial service functions are effectively performed in accordance with established credit union policies and with legal and regulatory requirements.
- Good business relations exist with members. Programs and services are properly and thoroughly explained and members' needs accurately assessed. Member' problems are courteously and promptly resolved.
- Required reports are accurate and timely.
- Good working relationships exist with branch personnel and with management. Branch personnel are assisted as needed.
- New account documents, credit applications and related financial data are closely and effectively analyzed and evaluated.
- Demonstrates the ability to successfully cross sell American United products and services and advocate for our members. Demonstrates success with lead lists.

Supervisory Responsibility

This position has no supervisory responsibilities.

Work Environment

This job operates in a credit union. It is a professional environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Travel

Travel may be expected for this position.

Required Education and Experience

- One to two years of similar or related experience.
- Customer service experience.
- A significant level of trust and diplomacy is required, in addition to normal courtesy and tact. Work. Involves extensive personal contact with others and/or is usually of a personal or sensitive nature. Work may involve motivating or influencing others. Outside contacts become important and fostering sound relationships with other entities (companies and/or individuals) becomes necessary.
- Ten key calculator and computer keyboard by touch. Must be good with detail to deal with number and names.

Preferred Education and Experience

- Previous financial institution experience.
- Multi-lingual capabilities to include Spanish are a plus.

Additional Eligibility Qualifications

Physical Activities and Requirements

- 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.)

Mental Activities and Requirements

- Reasoning Ability: Able to interpret a variety of technical instructions and can deal with multiple variables.
- Mathematics Ability: Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.
- Language Ability: Ability to read financial reports, and legal documents. Ability to prepare manuals, and critiques.
- Ability to prepare and make comprehensive presentations and communicate professionally before an audience.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Signatures

This job description has been approved by all levels of management:

Manager: _____

HR: _____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee: _____ Date: _____

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.