

**AMERICAN NATIONAL CORPORATION  
JOB DESCRIPTION**

**JOB TITLE:** Teller (4)

**DEPARTMENT:** Retail

**GRADE LEVEL:** D

**EEO TITLE:** 5 Administrative Support Workers

**CLASS:** Non Exempt

**JOB GROUP:** Teller

**DOO:** 01/94     **DOR:** 01/99

**JOB SUMMARY:**

Responsible for serving the needs of existing and prospective customers. Greets each customer, handling their transaction and identifying sales opportunities, then refers potential business to Personal Banking.

**ESSENTIAL JOB FUNCTIONS:**

1. Processes deposits to savings and checking accounts, verifies amounts, examines checks for endorsement and negotiability, and enter transaction into teller terminal. (15%)
2. Cashes checks and pays money from checking and savings accounts. Verifies signatures and customer account balances. Inspects all checks, bonds, money orders, savings withdrawals, etc. to determine their negotiability. (15%)
3. Receives loan payments, verifies that payment equals the amount due and enters payments. (15%)
4. Processes transactions for various bank products and services including safe deposit boxes, travelers checks, money orders, cashier checks, saving bonds, credit card cash advances etc. (15%)
5. Balances daily transactions and verifies cash totals. (10%)
6. Explains and cross-sells products and services to current and prospective customers, referring business to Personal Banking. Keeps up on the latest products and services. (10%)
7. Performs clerical duties such as, answering calls, processing incoming mail and deliveries, filing and light typing. (10%)
8. Achieve compliance certification and use knowledge of compliance/CRA regulations in day-to-day activities. (5%)

**MARGINAL JOB FUNCTIONS:**

1. Performs special projects and other related duties as assigned. (5%)

**PERSONAL FINANCES:** Must have the ability to manage personal finances.

**NECESSARY KNOWLEDGE, SKILLS & ABILITIES:**

1. Knowledge of bank products and services.
2. Knowledge of banks organizational structure, policies and operating procedures.
3. Skill in operating various office equipment such as: computer terminal, typewriter, adding machine, coin counter, coin roller, money counter and copy machine.
4. Ability to communicate with customers and co-workers in a courteous and professional manner.

**EDUCATION & EXPERIENCE:**

1. High School graduate or equivalent.
2. Four (4) to six (6) months teller experience, or equivalent customer service and/or cash handling experience.
3. Previous sales experience preferred.

**PHYSICAL REQUIREMENTS:**

0-24%    25-49%    50-74%    75-100%

	0-24%	25-49%	50-74%	75-100%
Seeing: Must be able to read documents, reports, computer screens and other communication.				X
Hearing: Must be able to hear to communicate with customers and co-workers.				X
Standing/Walking: Must be able to stand and walk to assist customers.				X
Climbing/Stooping/Kneeling etc.:	X			
Fingering/Grasping/Feeling: Must be able to write and use keyboard.			X	

**PHYSICAL DIMENSIONS:**

**Sedentary Work:** Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body.

**NOTE:** The statements herein are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be constructed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.