



## POSITION DESCRIPTION

**Functional Title:** Teller

**Effective:** November 2015

**Reports to:** Branch Service Manager (or Branch Manager in stand-alone branches)

**Officer Title:** N/A

**Direct Reports to this Position:** N/A

**Exemption Status Based on FLSA:** Exempt ( ) Non-Exempt ( X )

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### Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations, that are appropriate for his/her position.

Provides customer service by accurately and efficiently completing all deposit, check cashing and other transactions involving negotiable instruments including traveler's checks, foreign currency, cash advances, new account referrals, etc.

**Essential Duties:** *Employees are held accountable for all duties of the job. Individuals must be able to perform these duties with or without reasonable accommodations.*

- Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
- Ensures all activities and work functions meet compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
- Participates in the Retail Bank's growth initiatives offering referrals and services to new and existing clients:
  - Actively serves as a team player involved in achieving branch goals.
  - Offers Tell-A-Friend coupons in a compelling manner to customers in an effort to create new bank relationships
  - Recommends the best accounts to customers using the High Performance Checking (HPC) sales presentation process and asking for the business.
  - Identifies sales opportunities at the teller line and drive-thru and makes professional referrals to other team members.
  - Participates in promotions and contests designed to assist clients with new or existing products.
- Adheres to security procedures and assigned cash limits.
- Follows dual control processes.
- Operates within and understands bank policies related to specific teller duties.
- Positively identifies clients using established identification requirements.
- In addition to following policies and procedures, uses sound common sense, following instincts regarding Loss Prevention focused on protecting bank assets.
- Answers confidential inquiries relating to customer account balances, account numbers, interest, service charges, and account activity.
- Accurately and efficiently accepts and processes all forms of customer transactions; deposits, cashed checks, purchase of cashier's checks, traveler's checks, gift cards, cash advances, loan payments, currency orders, night drop, etc.
- Seeks approval for transactions in excess of teller limit; presents and reviews account information to ensure the best decision for clients and for the protection of the bank.
- Demonstrates knowledge and understanding of teller software/machine functions, including: input of all transactions, and daily balancing of assigned cash.

- Demonstrates knowledge of regulatory responsibilities by initiating SAR's, placing Reg CC holds, CTRs, etc.
- Provides efficient, helpful and courteous customer service.
  - Explains guidelines to customers instead of simply saying "no".
  - Demonstrates positive/welcoming demeanor.
- May be assigned vault duties or special duties as needed.
- May be called upon to provide functional guidance to less experienced staff members.
- May approve transactions for less experienced staff within guidelines of assigned Limit Card.

**Non-Essential Duties:**

- Assists various positions within the branch as appropriate.
- Performs other duties as assigned.

**Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:**

- High school education or equivalent.
- Demonstrated aptitude and accuracy with numbers.
- Strong communication skills.
- Typing and basic computer experience.
- Good decision-making skills.
- Refer to leveling matrix for additional requirements.

**Preferred Qualifications:** Refer to Leveling Matrix

**Types of Decisions:** Exceptions that are made that are outside the guidelines of written standardized procedures are subject to supervisor approval.

**Consequences of Errors:** Errors may have a significant adverse effect on relationships with customers, other departments of the bank, or regulatory authorities. Errors could also cause significant dollar losses due to the high volume of cash processed on a daily basis.

**Contact with Others:** Unlimited contact with customers and employees both in person and on the telephone. Must display courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

**Physical Requirements:** The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to lift 25 pounds.
- Ability to stand for 4-5 hours due to numerous teller duties.

*The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.*

## Leveling Matrix

	<b>Teller 1</b>	<b>Teller 2</b>	<b>Teller 3 (Senior)</b>
<b>FSLA Code</b>	<b>Non-Exempt</b>	<b>Non-Exempt</b>	<b>Non-Exempt</b>
<b>Required Experience</b>	<ul style="list-style-type: none"> <li>• Cash handling experience</li> <li>• Customer Service experience</li> <li>• Basic general knowledge of assigned function; sound technical skills</li> <li>• Prior banking experience preferred.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum of 1 year teller experience or GBT experience or other related experience</li> <li>• Demonstrated ability to handle multiple tasks and responsibilities</li> <li>• Ability and willingness to take on additional tasks</li> <li>• Working knowledge of bank products and systems which facilitates providing information and referring to other areas of the Bank as necessary</li> <li>• Demonstrated ability to handle complex issues</li> <li>• Displays high level of initiative</li> <li>• Demonstrated ability to accurately answer basic questions of less skilled workers or may provide functional guidance to less experienced tellers</li> <li>• Thorough knowledge of assigned functions; strong technical skills</li> <li>• Thorough knowledge of resources available within the bank, including but not limited to Intranet, Policies and Procedures, next level authority.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum 3 years teller or banking experience or related experience</li> <li>• Demonstrated ability to handle multiple tasks and responsibilities as well as lead other staff members through such tasks</li> <li>• Influences others to deliver high levels of internal and external customer satisfaction.</li> <li>• Demonstrates mastery of bank products and systems.</li> <li>• Ability to provide information and make appropriate client recommendations or referrals to other areas of the Bank as necessary.</li> <li>• Displays high level of initiative and helps motivate other staff members</li> <li>• Demonstrates ability to accurately answer complex questions from co-workers.</li> <li>• Assigns tasks; trains new hires; answers difficult questions</li> <li>• Oversees daily functions and tasks (drive-up, , cash vault, etc.)</li> <li>• Prepares and processes reports</li> <li>• Comprehensive to expert level of knowledge of assigned function; exceptional technical skills</li> <li>• Demonstrated ability to not only handle complex issues, but to lead others to solutions of such issues</li> <li>• May provide input into performance appraisal process</li> <li>• Leads team through changes in the Bank serving as a positive role model</li> <li>• May be called upon to back up management</li> <li>• Models exceptional customer service when dealing with internal and external issues and opportunities</li> <li>• Assists in campaign management and tracking</li> </ul>

\* Promotional opportunities within this position are evaluated based on many factors such as performance, supervisor evaluation, demonstrated ability to perform the job requirements of the next level, and other such factors.