

# Aero Federal Credit Union

---

## POSITION DESCRIPTION

Position Title:	<b>Teller</b>	Classification:	<b>Non-Exempt</b>
Department:	<b>Branch Operations</b>	Grade level:	<b>3</b>
Reports To:	<b>Branch Manager or Assistant Branch Manager</b>	Last Revised:	<b>January, 2017</b>

---

## POSITION SUMMARY

The primary function of this position is to assist AERO Federal Credit Union in living out its mission of “Providing simple solutions to help our members achieve their financial goals.” One of the primary means to achieve this end is to ensure that outstanding service is delivered to both internal and external members. A key component of this service is to identify the financial needs of the member and recommend an appropriate credit union solution.

Responsible for ensuring that outstanding service is delivered to both internal and external members. A key component of this service is to identify the financial needs of the member and recommend an appropriate credit union solution.

Responsible for providing high quality member service, defined as ensuring prompt and accurate transactions, while actively listening and matching member needs to credit union products and services in a way that builds long-lasting member trust and loyalty.

---

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

1. Deliver outstanding service to internal and external members in alignment with the credit union’s Service Promises.  
We Promise to:
  - Treat you with the highest level of respect.
  - Work as a team to ensure you are pleased with our service.
  - Provide you with accurate information.
  - Take responsibility for your requests.
  - Give you a prompt response or resolution to your request.
  - Make it easy to work with us.
  - Provide solutions that will help you achieve your financial goals.
2. Responsible for establishing and maintaining effective, professional business relations with members.
  - a. Supports the mission of the Credit Union.
  - b. Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member transactions.
  - c. Ensure that all members’ needs are identified by actively listening and recognizing sales opportunities, making appropriate and effective referrals.
  - d. Ensure that members’ request and questions are promptly resolved.
  - e. Maintains privacy of member account information.
  - f. Ensures that the credit union’s quality reputation is maintained and projected.
3. Responsible for the efficient, effective, and accurate performance of teller functions.
  - a. Receive checks and cash for deposit to accounts, verify amounts, examine checks for proper endorsement, and enter deposits into computer records.
  - b. Cash checks and process withdrawals; pay out money after verification of signatures and member balances.
  - c. Receives consumer loan payments and enter into computer records.
  - d. Processes Visa cash advances, travelers’ checks, cashiers checks, Visa gift cards, gift checks, money orders and similar transactions.
  - e. Mail receipts and checks to members as indication by policy and procedure.

- f. Assists members with direct deposit, automatic share to share transfers, stop payments, address changes and ATM/Visa debit card and pin requests and accurately complete paperwork associated with each request.
  - g. Receives bank to bank and Western Union wires and submits to processing department.
  - h. Answers questions and responds to member phone inquiries.
  - i. Maintains up-to-date knowledge on credit union policies and procedures and possesses adequate product knowledge as measured by the annual product knowledge certification assessment
  - j. Maintains cash drawer within policy limits and balances cash and checks according to credit union policy and procedures. Research and resolve discrepancies. Report any discrepancies to supervisor.
4. Responsible to maintain an efficient, professional and safe working environment.
- a. Ensures that teller station is clean, well maintained and secure.
  - b. Maintains an up-to-date and comprehensive knowledge of the emergency response manual and robbery procedures.
  - c. Ensure that the teller station is properly stocked with forms, supplies, brochures etc.

## **SUPERVISORY RESPONSIBILITIES**

None.

## **PERFORMANCE STANDARDS**

1. Ensures that Teller functions are efficiently and effectively delivered in accordance with established credit union policies and standards.
2. Ensures that current member accounts are maintained or expanded and additional business is solicited. Good business relationships exist with members and their questions and problems promptly resolved.
3. Ensures that monies are balanced and any discrepancies promptly resolved. A balancing record that meets established standards is maintained.
4. Enhances the quality of life for credit union members. A referral record that meets established standards is maintained.
5. Ensures management is appropriately informed of area activities and of any significant problems. Suggestions are provided for improved efficiency or effectiveness in operations.
6. Ensures good working relationships exist with branch personnel. Assistance is provided as needed.
7. Ensures the privacy and confidentiality of member information.
8. Ensures that individual branch transactions are in line with Credit Union standards.

## **QUALIFICATIONS**

<b>Education/Certification:</b>	High school graduate or equivalent.
<b>Required Knowledge:</b>	General knowledge of teller procedures and basic knowledge of Credit Union services and products.
<b>Experience Required:</b>	Abilities generally acquired on the job. No experience necessary.
<b>Skills/Abilities:</b>	Good communication and math skills. Ability to operate related computer applications and other business equipment including; adding machine, typewriter, copy machine and currency counter.
<b>Professional License:</b>	None.

---

## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>Repetitive Motion:</b>	Movements frequently and regularly required using the wrists, hands, and/or fingers.
<b>Talking:</b>	Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly.
<b>Average Visual Abilities:</b>	Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery.
<b>Average Hearing:</b>	Able to hear average or normal conversations and receive ordinary information.
<b>Physical Strength:</b>	Sedentary work; sitting most of the time. Exerts up to 20 lbs. of force occasionally.

---

## WORKING CONDITIONS

<b>Office Professional:</b>	Typical business professional, office and banking setting.
-----------------------------	--

---

## MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

<b>Reasoning Ability:</b>	Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.
<b>Mathematics Ability:</b>	Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio and proportion and percentage. Able to perform very simple algebra.
<b>Language Ability:</b>	Ability to read periodicals, journals, manuals, dictionaries, thesauruses, etc. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. Ability to conduct training, communicate at panel discussions and to make professional presentations.

---

## 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.*

---