

# **Farmers & Merchants Bank**

## **Teller I**

### **Job Description**

**Exempt:** No  
**Department:** Retail Banking  
**Reports To:** Varies  
**Location:** Designated Bank or Branch  
**Date Prepared:** July 31, 2019  
**Date Revised:** February 10, 2020  
**Safety Sensitive:** No

#### **GENERAL DESCRIPTION OF POSITION**

Receives and pays out money; keeps records of money and negotiable instruments involved in various banking transactions. Handles other banking transactions as needed. Cross-sells bank products and services. Must be able to handle confidential information discreetly.

#### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

1. Receives checks and cash for deposit to checking and savings accounts: verifies amounts and examines checks for endorsements; issues receipts for transaction.
2. Cashes checks and savings withdrawals within established limits; pays out money upon verification of signatures, and customer balances; process loan payments.
3. Maintains cash drawer within established limits; counts all incoming cash and cash returned to vault; balances cash drawer daily. May balance ATM and cash dispenser.
4. Processes cash advances on credit card transactions; processes night deposit bags and envelopes, and records deposits.
5. Sells cashier's checks, redeems U.S. Savings Bonds, maintains accurate records and balances transactions.
6. Answers telephone, assists customers with various inquiries.
7. Any clerical functions as necessary.
8. Following established procedures, maintains and tests teller alarm system and branch alarm system.
9. May assist with the completion of daily branch reports.
10. Assists customers with wire agreements and enter wire transfers for approval.
11. Scan and archive documentation into imaging system.
12. Accurately count coin and currency.
13. Perform any other related duties as required or assigned.

## **QUALIFICATIONS**

To perform this job successfully, an individual must be able to perform each essential duty mentioned satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

## **EDUCATION AND EXPERIENCE**

Mental alertness and adaptability to office and field area work routines. Equivalent to four years high school or GED, with particular emphasis during high school in office skills, shop skills, or others, plus 0 to 6 months related experience and/or training, or equivalent combination of education and experience.

## **COMMUNICATION SKILLS**

Ability to effectively communicate information and respond to questions in person-to-person and small group situations with customers, clients, general public and other employees of the organization.

## **MATHEMATICAL SKILLS**

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts such as fractions, ratios, and proportions to practical situations.

## **CRITICAL THINKING SKILLS**

Ability to use common sense understanding in order to carry out detailed written or oral instructions. Ability to deal with problems involving a few known variables in situations of a routine nature.

## **REQUIRED CERTIFICATES, LICENSES, REGISTRATIONS**

Not indicated.

## **PREFERRED CERTIFICATES, LICENSES, REGISTRATIONS**

Not indicated.

## **SOFTWARE SKILLS REQUIRED**

Basic: Accounting, Word Processing/Typing

## **INITIATIVE AND INGENUITY**

### **SUPERVISION RECEIVED**

Under immediate supervision, performs general assignments of work, with periodic check of performance by supervisor.

### **PLANNING**

Limited responsibility with regard to specific assignments in planning time, method, manner, and/or sequence of performance of own work operations.

### **DECISION MAKING**

Performs work operations which permit frequent opportunity for decision-making of minor importance and which would not only affect the operating efficiency of the individual involved, but would also affect the work operations of other employees and/or clientele to a slight degree.

## **MENTAL DEMAND**

Light mental demand. Operations requiring intermittent directed thinking to carry out predetermined procedure or sequence of operations of limited variability. Operations requiring intermittent attention to control machine or manual motions.

**ANALYTICAL ABILITY / PROBLEM SOLVING**

Repetitive. Activities or duties using a pre-determined set of processes or directions coupled with nearby supervision. Learned things in situations where choice is simple or patterned.

**RESPONSIBILITY FOR WORK OF OTHERS**

Responsibility for work of others: Not indicated.

**RESPONSIBILITY FOR FUNDS, PROPERTY and EQUIPMENT**

Regularly responsible for property where carelessness or error would result in only minor damage or minor monetary loss. Almost continuous care and attention is required when handling this property in order to prevent loss.

**ACCURACY**

Probable errors of internal scope should ordinarily be detected within the department or office in which they occur, but may affect the work of others within the unit, requiring additional expenditure of time to trace errors and make all necessary corrections. Errors would require a moderate amount of time to correct.

**ACCOUNTABILITY****FREEDOM TO ACT**

Defined. Semi-repetitive prescribed processes and procedures with nearby supervision.

**ANNUAL MONETARY IMPACT**

The amount of annual dollars generated based on the job's essential duties / responsibilities. Examples would include direct dollar generation, departmental budget, proper handling of organization funds, expense control, savings from new techniques or reduction in manpower.

None. Job does not create any dollar monetary impact for the organization.

**IMPACT ON END RESULTS**

Modest impact. Job has some impact on the organizations end results, but still from an indirect level. Provides assistance and support services that facilitates decision making by others.

**PUBLIC CONTACT**

Regular contacts with patrons, either within the office or in the field. May also involve occasional self-initiated contacts to patrons. Lack of tact and judgment may result in a limited type of problem for the organization.

**EMPLOYEE CONTACT**

Contacts occasionally with others beyond immediate associates, but generally of a routine nature. May obtain, present or discuss data, but only as pertains to an immediate and specific assignment. No responsibility for obtaining cooperation or approval of action or decision.

**USE OF MACHINES, EQUIPMENT AND/OR COMPUTERS**

Regular use of complex machines and equipment (desktop/laptop computer and software, road and production machines and equipment, driver's license/cdl, etc.)

**WORKING CONDITIONS**

Periodically exposed to such elements as noise, intermittent standing, walking, occasionally pushing, carrying, or lifting; but none are present to the extent of being disagreeable.

## **ENVIRONMENTAL CONDITIONS**

The following work environment characteristics described here are representative of those an employee encounters while performing essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

## **PHYSICAL ACTIVITIES**

The following physical activities described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions and expectations.

Semi-repetitive, low physical. Semi-repetitive type work which requires periods of concentration for varied time cycles as prescribed by the tasks.

While performing the functions of this job, the employee is regularly required to use hands to finger, handle, or feel, talk or hear; frequently required to stand, sit, reach with hands and arms; and occasionally required to walk, stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds; frequently lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision; and color vision.

## **ADDITIONAL INFORMATION**

### **OTHER REQUIREMENTS:**

Some travel may be required.

Slightly undesirable conditions due to restriction to work location and occasional extended standing. Some work pressure due to customer volume.