

# *Family First Credit Union*

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**POSITION TITLE:** Head Teller

**DEPARTMENT:** Front Office

**CLASSIFICATION:** Hourly

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## **REPORTING RELATIONSHIPS**

**POSITION REPORTS TO:** Branch Manager

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## **POSITION PURPOSE**

Responsible for implementing existing policies, procedures, and systems involving cashiering operations and member service functions. Coordinates, directs, and assigns work. Answers Member Service Representatives' questions, resolves more complex problems, and oversees balancing. Responsible for smooth flow of Teller lines, adequate window coverage, and general training and supervision of Member Service Representatives. Assists in actively recruiting for and filling open positions. Oversees provision of a full range of services (including phone and mail) to members and prospective members. Ensures members are promptly and professionally served and actively cross sells Credit Union services.

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## **ESSENTIAL FUNCTIONS AND BASIC DUTIES**

1. **Assumes responsibility for ensuring and performing efficient, effective, and professional Teller operations.**
  - a. Ensures all Teller functions are correctly performed and are in accordance with established policies and standards. Ensures all security procedures are followed.
  - b. Coordinates Teller operations by assisting in assigning work and distributing workflow.
  - c. Answers Teller questions, solves problems, and assists with complex transactions and sensitive member relations problems. Explains policies and procedures to members. Makes judgments for Tellers (within limits of authority) pertaining to cashing and/or accepting checks or drafts.
  - d. Investigates Teller out-of-balance conditions and institutes corrective procedures. Assists in finding balancing errors. Ensures each Teller balances at the end of each day and all monies are secured in accordance with established procedures.
  - e. Performs Teller paying and receiving functions as required. Receives deposits and loan payments. Prepares proper receipts.
  - f. Maintains an inventory of cashier's checks, money orders, receipts, and other negotiable items for use in the Teller area.
  - g. Balances vault.
  - h. Monitors, orders, dispenses, ships, and balances cash.

- i. Keeps ATM filled and functional.
- j. Responsible for overall operations behind teller line/safe deposit area.

2. **Assumes responsibility for ensuring and effectively performing customer service functions.**

- a. Ensures member service functions are performed in accordance with established policies and standards.
- b. Resolves members' requests, problems, and questions promptly or refers appropriately.
- c. Presents and explains Credit Union services and products to members and assists in meeting their financial needs. Orders checks for members' accounts. Completes member payroll deduction forms and processes authorization forms.
- d. Answers questions and solves problems for members by listening to problems, collecting data, securing answers, and reporting results to the inquiring party.
- e. Performs file maintenance and account changes as needed.
- f. Keeps members informed of Credit Union services and policies, including types of available accounts, interest and dividend rates, payroll deduction options, and other related services.
- g. Maintains and projects the Credit Union's professional reputation. Maintains privacy of member account information.
- h. Actively cross sells Credit Union products and services. Coaches other Member Service Representatives on the referral process and assists with training and documentation.

3. **Working with Branch Manager/Assistant Manager on goal setting, delegation and communication.**

- a. Ensures personnel are well trained, effective, and optimally used. Provides instruction regarding policy, procedure, and service and product offerings. Assists new employees.
- b. Helps track individual employee progress and assists with performance appraisals as required. Provides support and suggestions for employee improvement. Works with manager(s) to help provide information for documented coaching sessions. Helps mentor Member Service Representatives.
- c. Assists and supports personnel as needed.

4. **Assumes responsibility for establishing and maintaining effective communication and coordination with branch and area personnel and with management.**

- a. Coordinates Member Service Representative duties and responsibilities with related functions.
- b. Keeps management informed of area activities and of any significant problems. Provides suggestions for improved service.
- c. Completes required reports and related documents promptly and accurately.
- d. Attends meetings as required.

5. **Assumes responsibility for related duties as required or assigned.**
    - a. Ensures work areas and equipment are clean and well maintained.
    - b. Performs procedures for opening and closing of operations, including vault, alarm, and door duties.
    - c. Performs related clerical functions as required.
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## **PERFORMANCE MEASUREMENTS**

1. Teller functions are efficiently, accurately, and effectively performed in accordance with established policies and standards.
2. Security procedures are understood and adhered to by all Tellers.
3. Monies are balanced and any discrepancies promptly resolved.
4. Tellers are appropriately assisted and supported.
5. Good business relations exist with members. Members' problems or questions are courteously and promptly resolved.
6. Good working relationships and coordination exist with area personnel and with management. Management is appropriately informed of area activities.
7. Required reports and records are accurate, complete, and timely.
8. The Credit Union's professional reputation is maintained and conveyed.
9. Transaction levels, balancing, errors, etc. are in line with Credit Union standards.

## **QUALIFICATIONS**

**EDUCATION/CERTIFICATION:** High school graduate or equivalent.

**REQUIRED KNOWLEDGE:** A thorough knowledge of Teller operations and procedures.  
Basic understanding of Company operations, including opening and closing accounts, loans, IRA, and certificate procedures.  
Knowledge of basic accounting.

**EXPERIENCE REQUIRED:** Minimum of six months to two to years of similar or related experience.

**SKILLS/ABILITIES:** Excellent communication and leadership skills.  
Supervisory and training abilities.  
Professional appearance, dress, and attitude.  
Solid math skills.

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## PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

**REPETITIVE MOTION:** Movements frequently and regularly required using the wrists, hands, and/or fingers.

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## MENTAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

**REASONING ABILITY:** Ability to deal with a variety of variables under only limited standardization.  
Able to interpret various instructions.

**MATHEMATICS ABILITY:** Ability to perform basic math skills, use decimals to compute ratios and percent's.

### 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.*