



JOB DESCRIPTION

Teller/CSR – Chester, MD

SUMMARY:

Responsible for processing a variety of financial transactions including check cashing, withdrawals, deposits and loan payments; preparing daily settlements of teller cash; greeting customers, delivering prompt and efficient service; following all required security procedures and policies and promoting business for the Bank. Responsible for opening a variety of new accounts for customers including checking, IRA's, CD's; providing information and answering questions regarding interest rates, fees, and bank policies; transfers accounts for customers; making appropriate referrals to cross-sell a variety of bank services.

DUTIES AND RESPONSIBILITIES:

- Processes Bank transactions to include Deposits; cashes checks, savings withdrawals and U.S. Savings Bonds; accepts loan payments, utility payments, makes cash advances, handles change orders, issues Official checks; confirms all necessary documents are properly authorized, are in proper form and are within authorized limits; makes decisions when questionable items are presented for cashing.
- Recognizes situations where a hold is warranted to ensure collectability of funds.
- Balances cash drawer daily and verifies cash being returned to the vault.
- Opens and services consumer/personal accounts including checking, savings, safe deposits, IRA's and CD's.
- Recognizes opportunities to offer customers products/services that may add value to their banking relationship.
- Assists in training, and support to less experienced branch staff members.
- Assists with audits of branch.
- Records, files, scans documents, updates information and sorts mail.
- Complies with and works toward branch goals to achieve or exceed branch growth potential.
- Assures compliance with all Bank policies, procedures and processes, all applicable state and federal banking laws, rules, and regulations.
- Performs other duties as assigned by management

QUALIFICATIONS:

- High school diploma or GED and one year of banking customer service required.
- Demonstrated understanding of branch operation activities, terminology, products, and services
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- Strong computer skills to include data base and Microsoft Office.
- Ability to work independently and as a team member.
- Detail oriented.
- Basic math skills to include the ability to calculate interest and balance accounts.
- Ability to count currency, coin, and negotiable instruments in a timely manner.
- Excellent communication skills.
- Ability to apply good judgement to carry out instructions, interpret documents, understand procedures, write reports and correspondence.
- Good organizational and time management skills.

COMPETENCIES:

- **Communication Skills** – Possesses effective communication skills: oral, written, listening

- **Customer Service** - Manages difficult or emotional customer situations; Responds promptly to customer needs; Solicits customer feedback to improve service; Responds to requests for service and assistance; Meets commitments
- **Job Knowledge** – Knowledge of products, policies and procedures; OR knowledge of techniques, skills, equipment, procedures and materials.
- **Judgment**--Displays willingness to make decisions; Exhibits sound and accurate judgment; Supports and explains reasoning for decisions; Includes appropriate people in decision-making process; Makes timely decisions.
- **Teamwork** - Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Gives and welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests; Able to build morale and group commitments to goals and objectives; Supports everyone's efforts to succeed.

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

- Mobility sufficient to perform activities required of position, including travel to branch locations
- Manual dexterity for the functional operation of office equipment, such as computers, calculators, etc.
- Ability to actively engage in necessary communications with internal and external customers.

Please email resume or completed application to cguthrie@queenstownbank.com.

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