



JOB DESCRIPTION

Bank Teller/Customer Service Representative – 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

The above is intended to describe the general content of and requirements for the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities, or physical requirements. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Please email resume and/or completed application to thood@queenstownbank.com.

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