



## **JOB DESCRIPTION**

### **Teller (Full Time) – Stevensville, MD**

**Work Hours: 3 evening shifts; early shift on alternating days and alternating Saturdays**

#### **Summary:**

This position is 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.

#### **Duties and Responsibilities:**

- Receives retail and commercial deposits. Cashes checks, savings withdrawals and U.S. Savings Bonds; accepts loan payment and 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.
- Examines documents for endorsements, and issues receipts as applicable.
- Recognizes situations where a hold is warranted to ensure collectability of funds.
- Balances cash drawer daily and verifies cash being returned to the vault.
- Provides effective customer service by answering customer questions and troubleshooting issues with ATM/Debit cards, online banking, and other account related issues.
- Resolves problems within given authority.
- Participates in the branch opening and closing procedures and adheres to established security practices to ensure safety of the branch, staff, and customers.
- Recognizes opportunities to cross-sell the Bank's other products and services, refers customers to appropriate staff as needed.
- Complies with and works toward branch goals to achieve or exceed branch growth potential.
- Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules, and regulations.
- Adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.
- Performs other duties as assigned by management.

#### **Qualifications:**

- High school diploma or (GED) required; and 1 year of cash handling or customer service experience preferred.
- Strong computer skills to include database 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.
- 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.

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*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 or completed application to [thood@queenstownbank.com](mailto:thood@queenstownbank.com).

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