



## **JOB DESCRIPTION**

### **Head Teller/CSR - Chester, MD**

#### **SUMMARY:**

Responsible for performing daily operations and supervision of the Tellers and Teller Line; managing the vault, ATM supply and monthly nonscheduled audits of the other Tellers; processing a variety of financial transactions including check cashing, withdrawals, deposits, and loan payments; preparing daily settlements of teller cash and transactions according to branch procedures; greeting customers, delivering prompt and efficient service and providing information about bank products and services; following all required security procedures and policies; promoting business for the Bank by referring customers to appropriate staff for new services. 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; and making appropriate referrals to cross-sell a variety of bank services.

#### **DUTIES AND RESPONSIBILITIES:**

- Maintains an accurate record of the vault including counting, balancing, receiving, and dispensing of currency and coin to branch staff, preparing and processing incoming and outgoing cash shipments.
- Maintains the ATM including settling, balancing, troubleshooting, and ensuring PCI compliance, adequate cash levels and uptime.
- Balances and reconciles teller differences, item processing reports, and branch cash totals.
- Cashes checks, savings withdrawals, 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.
- Balances cash drawer daily and verifies cash being returned to the vault.
- Handles account servicing requests including stop payment requests, wire transfers, foreign currency orders, foreign check collection, cash advances, dormant account reactivation, address changes, travel notifications, research, and ATM/Debit card orders.
- Provides effective customer service by answering customer questions and troubleshooting issues with ATM/Debit cards, online banking and other account related issues.
- Participates in the branch opening and closing procedures and adheres to established security practices to ensure safety of the branch, staff and customers.
- Opens and services consumer/personal accounts including checking, savings, safe deposits, IRA's and CD's
- Recognizes opportunities to cross-sell the Bank's other products and services, refers customers to appropriate staff as needed.
- Complies with and works towards branch goals to achieve or exceed branch growth potential.
- Leads and supervises Tellers and Teller Line operations
- Adheres to Bank policies and procedures required by federal and state statutes, laws and regulatory rules
- Performs other related duties as assigned by management.

#### **QUALIFICATIONS:**

- High school diploma or GED and two years of banking customer service experience required.
- Strong leadership and supervisory skills
- 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.
- **Managing People** - Includes staff in planning, decision-making, facilitating and process improvement; Takes responsibility for subordinates' activities; Makes self available to staff; Provides regular performance feedback; Develops subordinates' skills and encourages growth; Solicits and applies customer feedback (internal and external); Fosters quality focus in others; Improves processes, products and services.; Continually works to improve supervisory skills.

#### **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 [cguthrie@queenstownbank.com](mailto:cguthrie@queenstownbank.com).

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