

# Farmers Bank of Northern Missouri

## Position Description

**Position:** Teller/Customer Service Representative

**Basic Function:** Responsible for conducting financial transactions between customers and Bank. Handle both routine and complex customer inquiries and problems. Promote products and help grow the customer base of the bank. Maintain favorable customer and employee relations.

### Job Duties and Responsibilities:

- Represents the Bank to the customer in a courteous and provide prompt, efficient and accurate service in the processing of transactions.
- Note and verify significant information as required by the Bank policy or procedure.
- Ensure that Bank procedures are followed when performing transactions on all equipment.
- Exercise discretion, judgement, and initiative regarding transaction problems and procedures.
- Identify customers' financial service needs and focus on promoting bank products and services to customers to meet those needs.
- Maintain adequate working funds as required by Bank policy; as necessary, purchase working money supply from vault.
- Verify and balance assigned drawer daily with minimal cash variances.
- Assist in reconciling errors for self and other tellers.
- Issue cashiers checks, money orders, and bank checks.
- Issue and maintain debit cards following Bank policy.
- Verify that opening and closing procedures are followed.
- May prepare necessary forms for proper completion of Bank Secrecy Act requirement (includes obtaining appropriate documentation from customer/non-customer).
- Receive and answer questions on Bank policies and practices, maintain good customer relations at all times.
- Direct customers to appropriate employees for answers to more complex problems or inquiries.
- Discuss problems related to specific accounts and refer more difficult questions to a supervisor or bank officer.
- Help coworkers with difficult internal problems or customer inquiries/problems while ensuring prompt and courteous responses to customer inquiries.
- Count, wrap, and bag coins. Count and verify currency to sell. Accumulate mutilated currency to be shipped out.
- Balance or assist in balancing the working fund.
- Assist with other bank work as requested including statement stuffing, filing, and answering phones.
- Other duties as assigned

### Minimum Qualifications:

- High School Graduate or (GED)
- Must pass a credit & background check
- Good math skills

### Preferred Qualifications:

- Knowledge of computer system utilized to process customer transactions
- Knowledge and understanding of bank compliance and regulatory issues relating to teller and customer service areas (i.e. Bank Secrecy Act, Reg CC, E, DD, etc.)
- Previous teller job experience

**Skills:**

- Honesty and integrity, ability to make the right decision when faced with an ethical dilemma
- Ability to be discreet with employee and customer information
- Ability to stay organized in your work
- Some supervisory and coaching skills
- Knowledge of bank products and services
- Proficient in reading and writing
- Moderate knowledge and experience using Microsoft Excel and Word
- Ability to communicate effectively both in person and over the phone
- Excellent customer service skills & attention to detail
- Be self-motivated to greet the public in a prompt, polite, and friendly way
- Maintain a professional and approachable appearance

Equal Opportunity Employer/Protected Veterans/Individuals with Disabilities

**Exertion/Physical Requirements:**

- Moving objects weighing 20 pounds
- Sitting 75% of the day
- Standing 10% of the day
- Walking 15% of the day
- Dexterity/Coordination
- Color Vision
- Depth Perception
- Reading Material
- Writing/Typing
- Speaking/Communicating
- Listening/hearing
- Ability to travel to various worksite locations

Accommodations will be made to allow for meeting above requirements when it does not place an “undue hardship” on the Bank.