

## JOB DESCRIPTION

<p><b>Job Title:</b> Financial Services Representative, III/Head Teller <b>Organization Segment:</b> Bank <b>Reports to:</b> Operations Officer <b>Status:</b> Non-exempt</p>
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Responsible for assuring customers receive efficient and courteous service. Position is also responsible for all administrative functions related to debit cards, ATM cards, online banking, check orders and maintenance. May assist with training on non-exempt staff. Assists customers with day-to-day transactions and reports to the Operations Officer.

### **Position Responsibilities:**

- Supervise approvals and terminal overrides
- Customer issue resolution
- Signs Cashier's checks according to authorization
- Assists other officers as the main back-up at new branch
- Assists customers with ATM cards, and debit cards
- Assists bank customers with other needs such as wire transfers, account reconciliation, problem resolution, telephone transfer requests and authorizations, and research requests
- Authorizes transactions over and above the established limits of tellers.
- Assists other officers in banking operations including the backup in teller and new account operations
- Assist with training new tellers and new account staff appropriately and according to bank policy and procedures, assist with the ongoing training of staff as needed or requested
- Oversee processing new check orders
- Oversee set-up and maintenance for the online banking system
- Oversee daily maintenance reports
- Oversee ATM and debit card reports and verifications
- Participate in departmental plans as related to the goals and objectives established for the bank
- Supports events of the organization through attendance and active participation
- May act as a liaison between Young Americans Bank and collaborative agencies
- May assist Outreach Coordinator with bank specific tours and presentations
- Performs other duties as assigned

**Essential Skills and Abilities:**

- Knowledge of Young Americans Bank's operating procedures, policies, and practices
- Knowledge of Young Americans Bank's products and services and customers
- Ability to make timely decisions in accordance with laws, regulations, and policies governing monetary holds on accounts, account operations, ATM/Debit Card operations, and new account operations
- Knowledge specifically of ATM, Debit Card, teller and new account operating procedures, practices and policies
- Knowledge of computer programs as they relate to the bank operations and associated accounting systems
- Ability to work effectively in a team environment
- Ability to plan, organize and carry out assignments effectively and in a timely manner
- Ability to communicate effectively, both orally and in writing with children and adults
- Ability to demonstrate proficiency in financial procedures
- Ability to prepare and monitor detailed records and reports
- Ability to understand mathematical calculations and select a method or formula to resolve problems
- Ability to become a notary
- Ability to exercise attention to detail and multi-task
- Ability to work Saturdays
- Ability to be part of the opening/closing staff rotation

**Education/Training/Experience:**

- Bachelor's Degree in Accounting, Finance or related area or the equivalent combination of training and experience.
- One to two years of experience in bank operations which included assisting customers with a variety of banking activities including the establishment of new accounts, teller functions, and electronic banking systems.

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 essential functions, responsibilities or requirements.

Date Approved: February 2015

By: Tijuan Harvey, Vice President/Young Americans Bank