

JOB DESCRIPTION

<p>Job Title: Financial Services Representative (Level II and III) Organization Segment: Young Americans Bank Reports to: Operations Officer Status: Non-Exempt</p>

Position Summary:

LEVEL II: Responsible for **learning and effectively performing** all Teller functions, New Accounts and daily tasks. Follow all bank policies and procedures. Teaches youth up to 21 years of age basic financial skills. Employees in this position also learn how to and perform certain processing functions associated with backroom functions and customer account maintenance.

LEVEL III: Responsible for **effectively performing** all of the Level II duties, while also ensuring that all bank policies and procedures are met. Employees in this level should be able to perform all of the previously identified duties with little to no direct supervision, as well as with little to no errors. They should also help the Supervisors/Officers with various tasks such as: maintenance reports, customer issue resolution, and supply ordering.

Position Responsibilities:

Level II

Learns how to perform all of the following essential functions:

- Responsible for learning and following all bank policies and internal control procedures relating to the teller and cash areas and/or new accounts area.
- Provide instruction and guidance to customers and prospective customers on banking and program services at the appropriate level.
- Open savings, certificate of deposit and checking accounts.
- Process customer transactions.
- Balance cash drawer daily against balance sheets.
- Process bank-by-mail and night deposit transactions as part of a dual control team.
- Issue and reconcile Cashier's Checks.
- Handle coin machine transactions, including end of day balancing.
- Balance vault under dual control and count in cash shipments.
- Assist with research requests.
- Complete basic customer account updates such as: updating phone numbers and correcting birthdates.
- Assist and be able to explain Stop Payments for customers.
- Cover the Reception Desk when needed.
- Performs maintenance on customers' accounts.

- Assists with ATM/Debit Card reconciliation.
- Assists with some aspects of new employee training.
- Prepare cash shipments and complete Inclearings.
- May assist with bank specific tours and presentations.
- Perform other duties as assigned.

Level III

- At this skill level employees should be able to perform all of Level II duties with minimal errors and with little/no direct supervision.
- Administer stop payments for customers.
- Assists with supply orders.
- Customer Issue Resolution.
- Assists customers with ATM cards, and debit cards.
- Assists bank customers with other needs such as wire transfers, account reconciliation, problem resolution and authorizations and research requests.
- Assist with training new tellers and new account staff appropriately and according to bank policy and procedures, assist with ongoing training of staff as needed or requested.
- Assist with the set-up and maintenance for the online banking system.
- Assist customers with filling out Credit Card Applications.
- Assist with the daily maintenance report when needed
- Performs other duties as assigned.

Knowledge, Skill & Ability:

- Fundamental math skills.
- Knowledge of computer programs such as Microsoft, Word and Excel.
- Ability to 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.
- Strong organizational skills and ability to multitask.
- Ability to exercise attention to detail.

Education and Experience:

Level II and Level III

- High School Graduate or equivalent.
- One to two years of experience in cash handling which includes assisting customers or banking activities including the establishment of new accounts and teller functions.

Compensation/Benefits:

The salary range for this position is \$32,000-\$40,000. The salary will be commensurate with skill level and applicable experience.

Medical, Vision and Dental insurance: Employee cost is 10% of the employee-only premium per month. In addition, we cover 67% of any additional cost for spouse and/or family if elected by employee, remaining 33% is paid by the employee per month.

Offer group term life, accidental death-dismemberment life insurance and long-term disability insurance (no cost to employee). 401(k) Plan: Young Americans matches 25% of the employee contribution based on IRS plan limits. Company match is fully-vested immediately.

PTO (Paid Time Off) / Holidays:

- Date of hire through 5 years - 120 hours
- 6 through 10 years – 160 hours
- 11 + years – 200 hours
- 11 paid holidays