



JOB DESCRIPTION

Job Title: Financial Services Representative II
Organization Segment: Young Americans Bank
Reports to: Bank Officer
Status: Non-Exempt

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 perform certain processing functions associated with backroom functions and customer account maintenance.

Position Responsibilities:

Level II

- Learns how to perform all 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.
- Educate and recommend bank products and services including credit products and bundles based on individual customer needs uncovered during profiling.
- Proactively follow up with all new customers at 10 days, 30 days, 60 days, and 1 year to ensure needs are still being met, offer additional products or services as needed, and strengthen the relationship.
- Outreach to customers
- 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 and coin machines under dual control and count in cash shipments.
- Assist with research requests.
- Complete basic customer account updates such as: updating phone numbers and correcting birth dates.
- 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 in-clearings.
- May assist with bank specific tours and presentations.
- Perform 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:

- High School Graduate or equivalent.
- One year of experience in cash handling and/or Customer Service preferred.
- One year of customer relationship building experience preferred.

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.

Compensation and Benefits

Compensation: The hourly pay range for this position begins at \$23 per hour, which is equivalent to an annual salary of \$41,860 based on full-time employment (1,820 hours per year).

Medical, Dental, and Vision Insurance: Coverage is available for employees, as well as spouses and family members. Premium information for each plan and coverage level is provided in the open enrollment materials. Young Americans contributes toward insurance costs, and employee payroll deductions may be reviewed during open enrollment.

Employer-Paid Insurance: Young Americans provides group term life insurance, accidental death and dismemberment (AD&D) insurance, and long-term disability insurance at no cost to employees.

Short-Term Disability Insurance: Short-term disability coverage is offered as a statutory benefit through the State of Colorado, with premium costs shared between the employee and employer.

Voluntary Insurance Benefits: Additional coverage options—including voluntary employee and dependent life insurance, critical illness insurance, and accident insurance—are available for election during open enrollment. These benefits are 100% employee paid.

Paid Time Off (PTO) and Holidays: Employees are eligible for paid time off based on length of service, with accrual as follows: 120 hours annually from date of hire through 5 years of service, 160 hours annually for 6 through 10 years of service, and 200 hours annually



for 11 or more years of service. In addition, employees receive 11 paid holidays each year.

401(k) Retirement Plan: Young Americans offers a 401(k) plan with a company match of 25% of employee contributions, subject to IRS plan limits. The employer match is fully vested immediately.

AFFIDAVIT, CONSENT, AND RELEASE

Please read each statement carefully before submitting your resume/ cover letter/ application for this position.

I certify that all information provided in my resume/cover letter/application is true, complete, and accurate. I understand that any false statements, misrepresentations, or omissions may disqualify me from further consideration for employment and may result in termination if discovered at a later date.

I authorize the investigation of all statements contained in my resume/cover letter/application. I further authorize any person, school, current employer, former employer, or organization—whether listed or not—to provide any relevant information or opinions that may be useful in making a hiring decision. I release all such persons and organizations from any liability related to providing this information.

I understand that any offer of employment may be contingent upon my successful completion of a pre-employment background screening. If hired, I understand that I will be required to provide proof of my eligibility to work in the United States.

I understand that my resume/cover letter/application, any verbal statements made by management, or any subsequent employment does not create an express or implied contract of employment, nor does it guarantee employment for any specific duration. I acknowledge that only the President of the organization has the authority to enter into an employment agreement for a specified period, and any such agreement must be in writing and signed by both the President and the employee. If employed, I understand that my employment is “at will,” meaning it may be terminated at any time, with or without cause, and with or without notice, by either myself or the organization.

By submitting my resume/cover letter/application, I acknowledge and agree to the organization’s “at-will” employment policy.

I further affirm that all information I have provided is accurate and complete to the best of my knowledge.

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Erin Gardner Haas
SVP of Finance & Operations