

ALLEGIANCE BANK TEXAS

Teller/New Accounts

TITLE:	Teller/New Accounts Representative	GRADE:	00
FLSA:	Non-Exempt	SALARY RANGE:	
SEGMENT:	Operations	LOCATION:	West Belt
CATEGORY:	Part Time	REPORTS TO:	Office Manager
SHIFT:	Monday – Friday 12p-6p	DATE:	February 21,2012

SUMMARY

The position is responsible for performing routine and intermediate branch and customer services duties; accepts retail and commercial checking and savings deposits; processes loan payments; cashes checks and savings withdrawals; assists with night depository duties; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position also requires being fully knowledgeable and skilled in the areas of new accounts, teller, vault, safe deposit and branch operations, and is expected to assist in the training and support to less experienced tellers and other staff members.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

ESSENTIAL DUTIES

1. Receives retail and commercial checking and savings deposits by determining that all necessary deposit documents are in proper form, and issuing receipts.
2. Cashes checks, savings withdrawals; 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.
3. Assists with night depository duties; logging bags, processing deposits, making change orders, issuing receipts and returning bags to customers.
4. May assist in opening and closing the vault daily; assists in balancing vault currency and coin.
5. Promotes and cross-sells the Bank's products and services by assisting customers in their selection to meet their needs.
6. Establishes proper identification of new customers.
7. Makes decisions regarding the opening of new accounts; completes forms requiring customer signature(s); accepts initial deposits; prepares all documents and items pertaining to checking accounts, savings accounts and certificates of deposit for processing.
8. Operates computer terminal to process account activity, determine balances, and resolve problems within given authority.
9. Issues official checks, traveler's checks and gift cards.
10. Cross-sells the Bank's other products and services, referring customers to appropriate staff as indicated.
11. Performs safe deposit duties by opening accounts, controlling access, assisting customers and processing affiliated reports.

12. Receives and processes stop payment and hold orders.
13. Accepts loan, installment and collection payments.
14. Balances cash drawer daily and verifies cash being returned to the vault.
15. Provides effective customer service and assists in resolving problems within given authority.
16. Sorts mail or reports as required.
17. Answers telephones and directs callers to proper Bank personnel.
18. May gather data and process various reports (e.g., currency transaction)
19. Processes address changes, traveler's checks, check and deposit slip orders, endorsement stamp orders, ATM deposits, incoming and outgoing wires, incoming and outgoing collections, change orders and deposit slip corrections.
20. Types routine letters reports and forms.
21. Maintains files, copies and faxes documents, and orders and distributes supplies.
22. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
23. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
24. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
25. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The position is not responsible for the supervision of any employee(s); however the incumbent is required to provide leadership, training and support to less experienced tellers and other staff members.

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to **50** pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, copy and fax machines, adding machine (calculator), money counter, typewriter, computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or general education degree (GED); 3 years of related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial institution cash handling and customer service background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Intermediate experience, knowledge and training in branch operation activities, terminology and products and services.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- Intermediate skills in computer operation; word processing, spreadsheet and account opening software programs.
- Intermediate typing skills to meet production needs of the position.
- Basic math skills; calculate interest and balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; count currency, coin and negotiable instruments in a timely manner.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to work with general supervision while performing duties.

Management reserves the right to change this position description at any time according to business needs.