

January 1, 2019

**Mower County Employees Credit Union  
Member Service Representative I (Teller)**

**Benefits**

Hourly Rate Position (Non-Exempt): Rate determined by the Board of Directors and reviewed annually

Retirement Plan: Savings Incentive Match Plan for Employees (SIMPLE) IRA. Employees are eligible to participate upon one year of service.

Paid Federal Holidays

Paid Personal Time Off (PTO) is available after one year of service and available on January 1 of the employee's anniversary year. (Example: DOH 03/15/13 – Paid PTO available 01/01/14)

- 10 Days                      1-5 Years
- 15 Days                      6-12 Years
- 20 Days                      13 Years and beyond

This position does not offer the following benefits:

- Medical, Dental or Vision Insurance

**Reports To: Manager / Treasurer**

**Purpose**

Perform transactional duties to serve members by receiving or paying out funds with high degree of accuracy. Maintains accurate transactional records, providing basic cash receipt and payment services in accordance with credit union policies and procedures. Provides account information regarding member accounts, credit union products and services. Confidentially supports credit union sales efforts by referring members to team members.

**Duties and Responsibilities**

The following job functions and duties are examples of work and not necessarily all inclusive and are representative of those that must be met by an employee to successfully perform the essential functions of this job. Employees in this position can be assigned other related duties that fall within the general scope of the knowledge, skills and job qualifications of this position.

- Greet and welcome members and visitors to the credit union in a professional and timely manner, providing prompt, accurate, and efficient member transactions.
- Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and enter deposits into computer records.
- Cash share drafts/checks and process withdrawals; pay out money after verification of signatures and member balances.
- Assist with mail or email transactions, when available.
- Maintain an up-to-date knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations for the teller area, including robbery procedures.

January 1, 2019

- Promote, explain, and cross-sell other credit union services such as consumer and mortgage loans, IRAs, certificates, safe deposit boxes, debit and credit cards, on-line banking, traveler's checks, and money orders.
- Receive mortgage, consumer loan, and other payments, and ensure the payments match balances due. Enter payments into computer. Generate member receipts.
- Place hold on accounts for uncollected funds.
- Count, check, and package coins and currency.
- Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary.
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
- Report malfunctions of teller terminals and other equipment used at the teller station.
- Check night depository bags and record proper information according to credit union procedures
- Ensures that all information and transactions regarding credit union members are kept confidential. Enforces strict adherence to established security procedures.
- Utilizes all credit union procedures and computer tools to create, generate or maintain reports, logs and correspondences. Assists in filing/organizing paper or electronic reports and other documents as necessary.
- Solves practical problems with a variety of variables and limited standardization; interprets instructions and assists members with discrepancies and complaints.
- Performs arithmetic calculations involving fractions, decimals and percentages. Adds, subtracts, multiplies, and divides, copies, counts or records figures.
- Light office cleaning responsibilities.
- Assists the Manager / Treasurer as needed and will perform miscellaneous other duties as apparent or as assigned.
- Light travel may be required to attend local training events, deliver statements, visit county departments, and assist in promotional events or other needs on behalf of the credit union.

### **Working Hours**

Standard business hours for the credit union are between 11:00 AM and 4:00 PM on Monday thru Friday. The credit union offers extended hours on Thursday's from 11:00 AM to 5:30 PM during the summer months. Employees may be scheduled earlier or later as needed for training, meetings or other requirements in order to properly operate the credit union. The employee must be available to fill in as needed.

Part-time employees are considered typically scheduled for 25 hours or less per week. Full-

January 1, 2019

time employees are considered typically scheduled for more than 25 hours per week.

All positions may be scheduled to work more or less hours depending on business needs. Employee scheduled hours may be modified at the discretion of management at any time, for any reason or no reason. In addition, excessive absences and/or tardiness may result in discipline up to and including termination.

### **Physical Demands**

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 to perform the essential functions.

- Occasionally lift and/or move items over up to 50 pounds
- Remain sedentary (seated) for extended periods of time
- Frequent requirement to walk, stand, stoop, kneel or crouch
- Stand for extended periods of time
- Repeat the same movements.
- Use their hand and finger to handle, control, or feel objects, tools, or controls
- Understand the speech of another person
- Speak clearly so listeners can understand
- See details of objects that are less than a few feet away
- Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

### **Knowledge, Skills and Abilities**

- Should have a high school degree or its equivalent
- Computer experience is required
- Possess good personal finances
- Cash handling experience is preferred
- Must possess basic math and problem solving skills with a high degree of accuracy
- Excellent communication skills
- Must be able to work independently and as a team member with patience and flexibility