

Job Description

Job Title: Banking Specialist I

Department: Deposit Operations

Reports To: Branch Operations Officer

Date: 01/2020

Position Summary

This position is responsible for providing quality customer service in processing customer transactions. Quality customer service includes accurate, efficient, courteous, and friendly transaction processing and cash handling. Adequate product knowledge is necessary to refer sales leads and to problem solve on an on-going basis.

Essential Duties and Responsibilities

- Provide quality customer service at all times.
- Meet the required standards established for cash handling and cash disbursement.
- Efficiently process transactions in a timely, accurate manner.
- Possess knowledge of bank's products and services and actively cross-sell services to customers at the teller window consistent with the bank's sales culture.
- Follow established audit, security and compliance for policies.
- Balance currency, coin, and checks in cash drawers at ends of shifts and calculate daily transactions, using computers, calculators, or adding machines.
- Receive checks and cash for deposit, verify amounts, and check accuracy of deposit slips.
- Monitor bank vaults to ensure cash balances are correct.
- Cash checks and pay out money after verifying that signatures are correct, that written and numerical amounts agree, and that accounts have sufficient funds.
- Count currency, coins, and checks received, by hand or using currency-counting machine, to prepare them for deposit or shipment to branch banks or the Federal Reserve Bank.
- Enter customers' transactions into computers to record transactions and issue computer-generated receipts.
- Examine checks for endorsements and verify other information, such as dates, bank names, identification of the persons receiving payments, and the legality of the documents.
- Resolve problems or discrepancies concerning customers' accounts.
- Prepare and verify cashier's checks.
- Process transactions, such as term deposits, retirement savings plan contributions, automated teller transactions, night deposits, and mail deposits.
- Answer telephones and assist customers with their questions.
- Identify transaction mistakes when debits and credits do not balance.
- Carry out special services for customers, such as ordering bank cards and checks.
- Sort and file deposit slips and checks.
- Receive and count daily inventories of cash, drafts, and travelers' checks. See more occupations related to this task.
- Order a supply of cash to meet daily needs.
- Arrange monies received in cash boxes and coin dispensers according to denomination.
- Perform various other duties as required by management.

Knowledge/Skills

- Customer and Personal Service — Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.
- English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
- Office suite software — Microsoft Office.
- Knowledge of banking services and products to offer solutions to meet the customers' needs.
- Knowledge of BSA laws/regulations.
- General working knowledge of the compliance laws/regulation regarding deposit/loan accounts.
- Proficient in computer software programs including Excel, Word, Power Point and Publisher.
- Excellent oral and written communication skills.
- Detail oriented and extremely organized.
- Team player with a strong, team-focused attitude.

Abilities

- Ability to work on a computer for extended hours at a time.
- Ability to stand or sit for long periods of time and to be able to move to various locations promptly.
- Ability to interact comfortably with customers.
- Ability to lift coin boxes (approx. 50 lbs.)
- Oral Comprehension — The ability to listen to and understand information and ideas presented through spoken words and sentences.
- Number Facility — The ability to add, subtract, multiply, or divide quickly and correctly.
- Oral Expression — The ability to communicate information and ideas in speaking so others will understand.
- Speech Recognition — The ability to identify and understand the speech of another person.
- Speech Clarity — The ability to speak clearly so others can understand you.
- Problem Sensitivity — The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
- Written Comprehension — The ability to read and understand information and ideas presented in writing
- Written Expression — The ability to communicate information and ideas in writing so others will understand
- Deductive Reasoning — The ability to apply general rules to specific problems to produce answers that make sense.
- Mathematical Reasoning — The ability to choose the right mathematical methods or formulas to solve a problem.

Work Styles:

- Integrity — Job requires being honest and ethical.
- Attention to Detail — Job requires being careful about detail and thorough in completing work tasks.
- Cooperation — Job requires being pleasant with others on the job and displaying a good-natured, cooperative attitude.
- Self-Control — Job requires maintaining composure, keeping emotions in check, controlling anger, and avoiding aggressive behavior, even in very difficult situations.
- Initiative — Job requires a willingness to take on responsibilities and challenges.

Education

- High School Diploma or equivalent is required for this position
- Related Work Experience is Preferred (ex. customer service, cash handling)

Compensation and Benefits:

- Salary and benefits may vary within the salary range based on seniority, performance, location, education/training related to the position and/or travel requirements.
- Extensive benefits package includes:
 - Timberline Bank pays 100% of the employee only premium for medical, dental, and vision benefits. (dependents can be added at employees' cost)
 - 401K Retirement Program
 - Flexible Spending Account (medical and dependent care)
 - Basic Life/AD&D Employee Coverage is provided by Timberline Bank at no cost to employees
 - Short/Long Term Disability Employee Coverage is provided by Timberline Bank at no cost to employees
 - Competitive PTO and Paid Holidays
 - Discounted banking products and services
 - Employee Assistance Program
 - Employee Discount Program

Signature: _____

Date: _____