

Position Title: Financial Service Specialist / Cash Teller I
Date Posted: 12/21/2023
Branch Location: 3767 Sparks Dr SE, Grand Rapids MI 49546
Reports To: Branch Manager

JOB SUMMARY

The primary purpose of this position is to assist Preferred Credit Union in achieving our vision to become the preferred financial partner of our members for their primary banking needs.

The primary functions include receiving members in person and by telephone, providing general credit union information; assisting members with deposits and withdrawal, receiving cash and checks for deposit and for payment on loans; operate computer terminal to obtain members' status, to input information as necessary; at close of business, balances cash and summarizes daily activity; assist members in setting up new accounts and in making changes to existing accounts; assist member in starting, stopping or changing direct deposits; perform related duties.

RESPONSIBILITIES

- Greet and welcome members to the credit union in a courteous, professional and timely manner, providing prompt, accurate and efficient member transactions, including shared branching members;
- Receives 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;
- Processes mail and night drop transactions;
- Balance ATM; restock with cash as necessary;
- Maintenance coin machine as necessary;
- Maintain up-to-date and comprehensive knowledge on all credit union products and services that are handled or prompted by tellers. Maintain up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations for the teller area, including robbery procedures;
- Promote, explain and cross-sell other credit union services such as consumer and mortgage loans, debit and credit cards, on-line banking, money orders, VISA matrix, ID Shield/Legal Shield, Members Home & Auto;
- Receive mortgage, consumer loan and other payments and ensure the payments match balances due, enter payments into computer and generate member receipts;
- Place holds on checks presented for deposit in accordance with credit union policy and Regulation CC;
- Count, verify 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 head teller;
- Prepare and process bait money listing;
- Have knowledge of and observe cash drawer limits;
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.;
- Report malfunctions of computer and other equipment used at the teller station immediately;
- Accept requests for wire transfers according to credit union policy;
- Process VISA cash advance requests;
- Open regular membership, checking & sub-share accounts, such as Christmas club, vacation club and term share certificates as well as specialty accounts such as IRA's & HSA's, business accounts, Rep Payee accounts, DBA's & Trust accounts/Trust as beneficiary;
- Add or change joint owners and beneficiaries on deposit accounts according to credit union policy;

- Close accounts and memberships according to credit union policy;
- Process online membership requests;
- Scan documents into iDoc vault; verify image upload to iDoc vault;
- Process check orders for members when requested;
- Performs such other tasks as may be assigned by his/her Manager which are commensurate with his/her position.

Ensure service is delivered to our members and team members that is in alignment with Preferred Credit Union's Service Promises:

- I promise to greet you with a smile and address you by name
- I promise to take responsibility in all matters
- I promise to make it easy to do business with Preferred Credit Union
- I promise to respond in a timely manner
- I promise to be knowledgeable
- I promise to maintain a high level of confidentiality
- I promise to make every effort to uphold mutual respect
- I promise to show you ways that Preferred can become a more valued financial partner

Additionally, meet all internal and external service expectations as measured by surveys and mystery shops.

BENEFITS (waiting period may apply)

401(k) matching • Medical Insurance • Dental Insurance • Vision Insurance • Life Insurance • Disability Insurance • Health Savings Account • Paid Time Off • Equal Employment Opportunity