

Full-time Teller

Merchants Bank, **Winona**, is looking for an outgoing and friendly individual to join our energetic team as a full-time Teller at our fast paced drive-up facility. Tellers are responsible for providing excellent customer service, cross-selling products and services, and processing all types of banking transactions. This position will also be back-up for the cash vault. 1 year of previous cash handling and customer service required.

Please **apply in person** at Merchants Bank, **online** at www.merchantsbank.com/about/careers, or **e-mail** NLMessenger@merchantsbank.com with a cover letter and resume or to request an application. *Merchants Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.*

Job Summary:

This position is considered one of our most critical front-line customer contact positions, as our customers have direct contact with tellers for 85% of all their banking transactions. Tellers are responsible for all cash-related transactions, in addition to transactions involving paper documents. The position requires good basic, general knowledge of all banking operations.

The successful Teller is one who excels in many areas. Detailed aspects of each area are as follows:

Customer Service (Internal and External):

Tellers play a vital role in providing service. For many customers, tellers are their primary contact with the bank. Customer Service is measured by the degree to which the teller provides excellent service to customers and maintains constructive relationships with co-workers to ensure a more positive working atmosphere.

- Acknowledges customers' presence promptly with a "come on in" feeling and aware of their surroundings and engaged in what is occurring
- Sets aside their other work when customers approach
- Exchanges a greeting, smiles, and calls the customer by name
- Listens carefully to the customers' requests, makes eye contact, clarifies facts and summarizes needs
- Demonstrates enthusiasm in handling customers' transactions
- Explains banking procedures to customers in understandable terms avoiding Bank jargon
- Assists customers in the completion of bank forms, tickets, etc.

- Politely refers customers to a Customer Service Representative when necessary
- Thanks the customer by name for their business and offers further assistance
- Anticipates customer traffic and plans accordingly to ensure customers are served promptly and efficiently
- Seeks assistance and guidance from co-workers in a timely and polite manner
- Cooperates with others and is effective in establishing working relationships
- Makes suggestions/referrals to enhance customer relationships
- Offers hospitality to waiting customers

Work Habits:

Specific skills demonstrating work habits include:

- Complies with audit regulations
- Processes transactions efficiently and accurately
- Develops speed in balancing the teller window
- Maintains a neat and organized work area
- Projects a well groomed and professional appearance
- Adheres to bank policy on absenteeism and the establish work hours
- Cooperates with other staff members and responds to supervisory guidance and direction, asked good questions, listens and does the appropriate detective work to either help themselves or our customers
- Assumes additional responsibilities such as ATM, cash items, vault, etc.
- Adheres to bank guidelines on handling CTR transactions, Reg E, and overall compliance

Dependability:

Specific skills demonstrating dependability include:

- Works independently
- Stays focused under pressure
- Completes work in a timely manner
- Arrives to work as scheduled
- Accepts accountability
- Adapts well to change
- Flexible to changing needs, such as staffing needs for the Branch
- Is confidential (Internal and External)
- Is a team player
- Employee will be expected to contribute to a positive working environment through words and actions
- Employee will be expected to greet internal and external customers in a friendly and outgoing manner.
- Employee will be expected to take responsibility to insure that internal and external customers receive outstanding service.
- Employees will be expected to complete compliance assignments as needed.
- Regular and dependable attendance is an essential function of the job.

- Adherence to compliance with laws concerning financial institutions and completion of compliance courses as required for job description.
- Performs any and all other duties, as assigned, to increase performance of Merchants.

Working Conditions:

Inside environmental conditions. No environmental hazards such as chemicals. Constant use of equipment, including, but not limited to, use of phones, fax machine, copier, coin machine, adding machine, and computer.

Physical Demands:

Predominately standing for extended periods, walking between units. Lifting and carrying of coin not in excess of 35 lbs. Average ability in manual dexterity, finger dexterity, and motor coordination. Able to speak, see, and hear.

Mental Demands/Competencies:

- Above-average ability or aptitude in the areas of reasoning, intelligence, and clerical perception.
- Ability to maintain concentration and focus on customer service in an environment where there is considerable noise from microphones and teller machines.
- 1+ year of cash handling and/or customer service experience.
- High school diploma or equivalent.
- Ability to interact with others effectively.
- Basic math skills (addition, subtraction, multiplication, and division.)
- Attention to detail.
- Ability to follow established guidelines and procedures.
- Knowledge of appropriate referral sources regarding customer issues or bank products and services.

Relationships:

Responsible to Lead Teller for fulfillment of Teller functions.

Will have extensive contact with internal and external customers, and is to conduct relationships in a manner that will enhance overall image of the Bank.