

The selected applicant must have excellent customer service skills, and also a great desire and aptitude for learning.

## **UTILITY**

The position of Utility is responsible for performing routine and intermediate branch and customer service duties; accepts retail and commercial checking and savings deposits; processes loan payments; cashes checks and savings withdrawals; assists with night depository and ATM duties; promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position of Utility also is required to be fully knowledgeable and skilled in the areas of teller, vault, safe deposit, new accounts and branch operations, and is expected to provide leadership, training and support to less experienced tellers and other staff members. The position must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

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## **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 and makes cash advances; confirms all necessary documents are properly authorized, are in proper form and are within authorized limits; should be able to make decisions when questionable items are presented for cashing; if uncertain, will seek assistance from immediate supervisor.
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. Assists in opening of new accounts by assigning account numbers; completes forms requiring customer signature(s); checks Chex system history; accepts initial deposits; prepares all documents and items pertaining to checking accounts, savings accounts and certificates of deposit for processing.
6. Operates computer terminal or personal computer to process account activity, determine balances, and resolve problems within given authority.
7. Issues official checks, money orders, traveler's checks and savings bond applications.
8. Cross-sells the Bank's other products and services, referring customers to appropriate staff as indicated.
9. Assists with safe deposit duties by opening accounts, controlling access, assisting customers and processing affiliated reports.
10. Receives and processes stop payment and hold orders.
11. Accepts loan and installment payments.
12. Balances cash drawer daily and verifies cash being returned to the vault.
13. Provides effective customer service and assists in resolving problems within given authority.
14. Records, files, scans, updates information and sorts mail or reports as required.
15. Assists in answering telephones and directs callers to proper Bank personnel.

16. May gather data and process various reports (e.g., currency transaction, returned items, overdrafts, callbacks, etc.)
17. Processes address changes, traveler's checks, check and deposit slip orders, endorsement stamp orders, ATM deposits, credit ratings, certifications, outgoing wires, change orders, deposit slip corrections, and cash orders. Assists with other operational duties as assigned.
18. May prepare and research data for levies and garnishments.
19. May type routine letters, reports and forms.
20. Maintains files, copies and faxes documents, and may assist in ordering and distributing supplies.