

UTILITY

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

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; and promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The position must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

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. May assist 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, check and deposit slip orders, endorsement stamp orders, ATM deposits, credit ratings, certifications, outgoing wires, outgoing collections, change orders, deposit slip corrections, 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 faxed documents, and may assist in ordering and distributing supplies.

POSITION REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- High school diploma or general education degree (GED). Work related experience may consist of a financial institution cash handling, retail cash handling and customer service background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Intermediate skills in computer terminal and personal computer operation; mainframe computer system; and word processing, spreadsheet and account opening software programs.
- Intermediate typing skills to meet production needs of the position.
- Basic math skills; calculate interest and balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; count currency, coin and negotiable instruments in a timely manner.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, compose correspondence, speak clearly to customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to work with general supervision while performing duties.
- Current California driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.