

CHINO COMMERCIAL BANK

POSITION DESCRIPTION

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| TITLE: | Utility | CBA JOB CODE: | 325 |
| FLSA: | Non-Exempt | | |
| SEGMENT: | Operations | LOCATION: | Branch |
| CATEGORY: | Full Time | REPORTS TO: | Operations Manager |
| SHIFT: | Mon-Thurs.; 8:15 a.m.–5:15 p.m. Fri 8:30/9:15 am – 6:15 pm Saturday hours – as needed | DATE: | October 1, 2014 |

SUMMARY

The position of Utility is responsible for performing routine and intermediate branch and customer services duties; accepts retail and commercial checking and savings deposits; processes loan payments; cashes checks and savings withdrawals; assists with night depository 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 new accounts, teller, vault, safe deposit and branch operations, and is expected to provide leadership, training and support to less experienced tellers and other staff members. This 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 Chexsystem 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, payments, ATM deposits, credit ratings, certifications, outgoing wires, incoming and outgoing collections, 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.

SECONDARY DUTIES

The position of Utility performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The position of Utility is not responsible for the supervision of any employee(s), however the incumbent is required to provide leadership, training and support to less experienced tellers and other staff members.

PHYSICAL DEMANDS AND WORK ENVIRONMENT

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the functions.

The environment for this position is an open office that is mostly clean and comfortable. The employee is in a non-confined office-type setting in which he or she is free to move about at will. While performing the duties of this position, the employee is regularly required to talk or hear. The employee frequently is required to use hands or finger, handle, or feel objects, tools or controls. The employee is occasionally required to stand; walk; sit; reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this position include close vision, distance vision, color vision, peripheral vision, and the ability to adjust focus. The noise level in the work environment is usually moderate.

The employee may operate any or all of the following: telephone, copy and fax machines, adding machine (calculator), check protector, scanner, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks and constant interruptions.

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); or three (3) or more years of related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial institution 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 experience, knowledge and training in branch operation activities, terminology and products and services.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- 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.

The incumbent must be able to perform this position safely, without endangering the health or safety to himself or herself or others.

This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments.

All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills aptitudes and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills or abilities.

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Job Description Acknowledgment

I have received and reviewed a copy of my job description. I understand that this job description does not create an employment contract, implied or otherwise, other than an “at will” relationship.

Any questions related to this job description should be addressed with your immediate supervisor.

Date: _____

Signature

Print Name