**Community Bank and Trust Company**

**Job Description**

**TITLE:** Community Banker **REPORTS TO:** Branch Manager

**DEPARTMENT:** Retail **LOCATION:** Kimball/Cedar Falls/Dtn Waterloo

**JOB SUMMARY:**

Process customer transactions in efficient, accurate manner, following established policies and procedures of the Bank. Uphold the positive image of the Bank by providing the best possible customer service in a responsible and professional manner.

**ESSENTIAL FUNCTIONS:**

1. Process customer transactions according to established procedures in a friendly, pleasant, businesslike manner maintaining the Bank’s established performance criteria. (See CBT Teller Accountability Standards).
	* Process customer deposits and withdrawals by verifying all cash or endorsements, examining items for negotiability and issuing receipts according to established procedures.
	* Cash checks and other negotiable items. Process loan proceeds, credit card cash advances, and closing checking and savings accounts taking into account any accrued interest payable and outstanding checks in determining closing balances and retrieve ATM cards.
	* Accept payments on loans, contracts, TT & L payments, commercial withholding taxes, safe deposit boxes, credit cards and Future Fund savings, and ensure they are promptly and accurately processed.
	* Request assistance from supervisor or other bank officer on any difficult customer or any transaction felt to be suspicious or against Bank policy or procedure.
	* Ensure the confidentiality, security and safekeeping of all information, currency, coin and other negotiable instruments.
	* Complete additional transactions including, but not limited to, issuing cashier’s checks, EE bond and money orders; processing stop payment orders and change orders; processing and issuing receipts on items left for collection, night drop and mail deposits, ensuring all transactions are processed and recorded promptly and accurately.
2. Balance cash drawer according to established procedures and standards adhering to the procedures for reporting and collection of teller cash differences and operating losses. (See CBT Teller Accountability Standards)
3. Maintain the highest level of security by ensuring that security procedures are followed by ensuring all transactions are properly documented and recorded, determining authenticity and validity of documents, keeping all cash secured when away from window, and always following established procedures in these and all areas of security including proper robbery and hold-up procedures and customer confidentiality.
4. Perform imaging and encoding of all work processed to record the day’s transactions in a timely manner to ensure it is completed for pickup at established times.
5. Complete IRS forms No. 4789 “Large Currency Transaction Report” following established procedures and ensuring compliance with federal regulations.
6. Assist in balancing ATM machine in a secure, timely and accurate manner according to established procedures.
7. Attend and participate in scheduled staff meetings to achieve desired levels of product knowledge to ensure timely communication of information.
8. Attend all meetings and seminars as directed as well as read appropriate banking literature.
9. Demonstrate commitment to our Bank through enthusiastic support.
10. Maintain a businesslike appearance and comply with the Bank‘s dress code at all times.
11. Perform other related duties as assigned or as the situation dictates.

# KNOWLEDGE, SKILLS & ABILITIES

1. Knowledge of all products and procedures relative to the teller function.
2. Knowledge of overall Bank operations necessary to complete assigned responsibilities in a timely, accurate manner.
3. Skill in handling and computing cash transactions (numeric calculations)
4. Ability to work cooperatively with co-workers and supervisors to maintain a pleasant, team-oriented work environment.
5. Ability to adapt to changes in policy, procedures, methods of operation and customer traffic volume.
6. Ability to maintain composure and manage stressful situations
7. Ability to verbally communicate effectively and pleasantly
8. Skill in basic computer operations (familiarity with DOS and Windows environments)
9. Skill in basic banking software applications
10. Ability to identify customer needs utilizing product knowledge to make referrals of appropriate products and services
11. Ability to maintain good customer relations and direct customers to appropriate Bank individuals whom can resolve issues or customer service questions

# EDUCATION & EXPERIENCE

1. High school degree or equivalent with post high school education in a related field (business, university, technical, AIB, etc.) required.
2. One year in banking or related field with cashier experience is highly recommended with bookkeeping experience preferred.

# COMMENTS

1. This job requires extended periods of standing.
2. Must be able to lift up to 50 lbs.

Pre-employment Drug Screen is required.