

**PEOPLES BANK AND TRUST COMPANY
JOB DESCRIPTION**

JOB TITLE: Teller
DATE: November 1, 2002
DEPARTMENT: Teller Department/Operations
REPORTS TO: Head Teller
STATUS: Non-exempt

SKILLS REQUIRED: Must be able to perform all over-the-counter or drive-through customer services. Must exercise accuracy, alertness, good judgment, courtesy, tact and patience, maintain confidentiality of customer transactions and Bank records. Must be computer literate and knowledgeable in Microsoft Windows.

JOB SUMMARY: Provides prompt, efficient, and friendly services to customers involving receipt and payment of cash and to recognize customers' needs with appropriate suggestions concerning Bank services. Follows established Bank policies and procedures for the teller area.

PRIMARY DUTIES:

1. Accepts checks for cashing, accepts deposits, verifies cash and endorsements, makes change, and issues receipts.
2. Receives savings deposits, pays withdrawals after verifying balance and signature, redeems U.S. Savings Bonds. May accept tax deposits and utility payments.
3. Receives loan payments.
4. Processes night deposits and mail deposits.
5. Sells money orders, cashier's checks, cash advances. Accepts applications and issues U.S. Savings Bonds.
6. Maintains proper cash level in drawers, keeps cash secure.
7. Accepts "stop payment" requests and address changes and distributes to appropriate personnel for processing.
8. Rolls coin, sorts money.
9. Responds to customers' needs and inquiries in a courteous and friendly manner.
10. Knowledgeable of banking laws and regulations and Bank's policies and procedures including BSA.
11. Performs other duties as assigned.

EDUCATION REQUIREMENTS: Requires a high school education/GED or equivalent work experience that demonstrates the ability to read, write, interpret and apply instructions to perform the required activities. Should have strong mathematical aptitude and the ability to use a calculator and computer.

PHYSICAL REQUIREMENTS: Must be able to stand for long periods of time. Be able to lift heavy coin bags or bundles of currency. Manual dexterity required.