

Farmers & Stockmens Bank  
Job Description

**Job Title:** Deposit Specialist/Teller  
**Business Line:** Operations  
**Reports To:** Operations Manager  
**FLSA Status:** Non-Exempt  
**Approved By:** Cheryl Dukeman – EVP/Bank Operations  
**Approved Date:** September 1, 2018

**OUR MISSION:**

Our mission is to establish long term, mutually beneficial financial relationships with our customers, team members and community.

We will:

- Recruit, reward and retain a team of market leading professionals.
- Collaborate with customers to analyze and understand their financial challenges and opportunities.
- Develop and provide access to a unique set of financial solutions.
- Directly engage in community social, educational and philanthropic activities.

**SUMMARY:**

Will perform outbound sales calls and develop business to originate deposits for the Bank. Service customers by performing a variety of transactions while marketing banking products and services to potential clients. Maintain and balance a cash drawer serving lobby or drive-thru customers with fast courteous service. This position may serve as back-up to Customer Service Representatives in opening accounts. This position is accountable to understand and comply with regulatory issues and policies.

**KEY FUNCTIONS AND RESPONSIBILITIES:**

- Maintain current knowledge and consistent compliance with all Bank Regulations, policies and procedures related to the position including those related to the Bank Secrecy Act (BSA).
- Make outbound sales calls while completing other assigned branch operation duties in an accurate and efficient manner.
- Promote and sell bank products and services to customers and potential customers.
- Receive checks and cash for deposit to accounts, verify amounts, examine checks for proper endorsements, and enter deposits/withdrawals/loan payments into computer records.
- Cash checks and process withdrawals: pay out money after verification of signatures and customer balances.
- Take all actions to ensure that the safety of the customer's accounts is not compromised by fraudulent or erroneous transactions.
- Grants customer's access to safe deposit boxes and rent new boxes.

- Handle cash to include responsibility for cash drawer which includes maintaining limits, teller capture of transactions, and research to resolve balancing errors/differences.
- Represent the bank to the customer in a courteous, professional manner and provides prompt, efficient and accurate service.
- Issue negotiable instruments, cash advances, and bond redemptions.
- Assist in ATM and daily vault balancing to include verification of cash, and appropriate settlement entries.
- Process mail, messenger and night-drop transactions.
- Demonstrate competency in meeting and resolving customer problems at point of contact.
- Complete all quarterly compliance training in a timely manner.
- Adhere to Farmers & Stockmens Bank compliance, security, and control procedures. Comply with over/short policy as defined.
- Pitch in where needed to ensure the success of the Bank

**POSITION TYPE/EXPECTED HOURS OF WORK:**

This is a full-time position and normal hours of work and days are Monday thru Friday 8:00 a.m. to 5:00 p.m. Evening and weekend hours will be required to meet set deadlines.

**TRAVEL:**

Travel may be required from time-to-time.

**OTHER DUTIES:**

- This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee in this type of position. Duties, responsibilities and activities may change at any time with or without notice.

**REQUIRED EXPERIENCE & BACKGROUND:**

- High school graduate or equivalent required
- 1-3 years banking experience preferred
- Self-motivated, detail-oriented, and assertive
- Sales and prospecting experience
- Knowledge, experience and willingness to learn financial operating policies, procedures and Bank regulations.
- Ability to interact with customers and team members in a professional and personable manner
- Ability to prioritize, organize, problem-solve, and follow-up
- Ability to work required schedule, days/hours
- Ability to maintain a high degree of confidentiality