



Position: Teller I
Reports To: Teller Supervisor
Location: Idaho or Meridian Offices
FLSA Status: Non-Exempt, Hourly

Position Summary:

The Teller is a frontline ambassador of Three Rivers Bank and plays a critical role in delivering a **WOW client experience** consistent with our Mission, Core Values, and High-Performance Culture. This position processes financial transactions with accuracy and integrity while proactively identifying client needs and guiding them through our **7-Step Sales Process** to ensure they receive the right products and services.

This role requires flexibility, teamwork, and the ability to work at either branch location. Typical hours are Monday–Friday.

Essential Functions:

Transaction Excellence & Operational Accuracy

- Process pay/receive transactions including deposits, withdrawals, and check cashing with precision and within assigned cash limits.
- Utilize cash recyclers for efficient and accurate cash handling.
- Accept loan payments, payoffs, and respond to loan inquiries.
- Assist customers with account closures, change-of-address requests, and online banking unlocks.
- Issue cashier's checks, process foreign currency transactions, and handle stop-payment requests.
- Process night drop, bank-by-mail, mobile capture, and remote deposit items.
- Balance cash drawer and ATM cash daily; research and resolve offages promptly.
- Maintain compliance with BSA/AML, OFAC, Patriot Act, and all regulatory requirements.

Client Experience & Sales Excellence (Emmerich 7-Step Sales Process)

Tellers are expected to consistently use the **7-Step Sales Process** to create meaningful client interactions:

1. **Build Rapport** – Greet every customer with warmth, professionalism, and genuine interest.
2. **Ask Questions** – Use purposeful discovery questions to understand financial goals and challenges.
3. **Identify Needs** – Listen actively to uncover opportunities to add value.
4. **Present Solutions** – Connect customer needs to appropriate bank products and services.
5. **Ask for the Business** – Confidently invite customers to take the next step.
6. **Handle Concerns** – Address questions or hesitations with clarity and empathy.
7. **Confirm Next Steps** – Ensure follow-up, documentation, and a smooth handoff when needed.

Additional sales-related responsibilities:

- Maintain strong knowledge of bank products and services to confidently cross-sell.
- Document referrals and follow established tracking processes to support team goals.
- Deliver a consistent WOW experience that strengthens loyalty and deepens relationships.

Support & Collaboration

- Assist with outgoing wire transfers, safe deposit box access, and credit card inquiries.
- Process change orders and assist with reconciliation questions.
- Submit work batches timely with minimal errors.
- Support lobby reception by greeting and directing customers and answering incoming calls.
- Work cooperatively with all team members to uphold a positive, accountable, high-performance culture.

Additional Responsibilities:

- Must have the flexibility to work the open to close shift by clearing and opening the bank for employees before bank hours and/or closing the bank with the tellers at the end of the day.
- Serve as an active member of Bank committees upon request and approval by the Supervisor.
- Complete all required and assigned compliance and educational training in a timely manner.
- Participate in a minimum of two Heritage Club and Highlander Track events each year.
- Engage in at least two additional community events annually, either Bank-sponsored or approved by management.

Skills & Competencies:

Technical & Professional

- Prior banking experience helpful; minimum one year of customer service required.
- Must be bondable.
- Basic accounting knowledge is desirable.
- Proficiency with personal computers and 10-key.

Behavioral & Cultural (High-Performance Standards)

- Demonstrates behaviors aligned with our Core Values and High-Performance Culture.
- Provides courteous, personal attention even in challenging situations.
- Builds trust through integrity, confidentiality, and professionalism.
- Self-directed with the ability to work independently and prioritize effectively.
- Proactive in seeking opportunities for professional growth and advancement within the organization by learning other roles such as reception and new accounts
- Works respectfully and collaboratively with all team members.
- Consistently meets performance expectations, accuracy standards, and sales activity goals.

Physical Demands

- Normal office environment with extended periods of PC use and keyboarding.
- Must be able to stand for extended periods while assisting customers.
- May be required to stoop, kneel, walk, talk, hear, and reach with hands and arms.
- Occasionally lift/move up to 50 pounds.
- Reasonable accommodation may be provided for individuals with disabilities.

Equal Opportunity Employer Statement

Three Rivers Bank of Montana is committed to creating a diverse and inclusive workplace. As an Equal Opportunity Employer in the state of Montana, we ensure that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, protected veteran status, or any other characteristic protected by applicable law.

Employee Signature: _____

Printed Name: _____

Date: _____