

Teller Supervisor (TS) Career Track

Kickoff

I. Establish a Mentor Relationship

Mentors provides the TS a safe environment in which s/he can ask questions, discuss observations, vent frustrations, and share ideas. Mentors can foster understanding, growth and development in a non-judgmental and constructive way.

Assess the TS's strengths and opportunities. Identify mentors for the TS to have 30-minute weekly calls/meetings with. Mentors should have the following qualifications:

- Is not the TS's direct leader
- Has worked or been trained on the teller line AND is, or has been, a people leader
- Is seen by most of senior leadership as being actively engaged, a strong leader, and a model of the organization's desired culture
- Has strengths in the areas of the TS's opportunities
- Has experience mentoring employees or has gone through mentoring training

The initial mentoring meeting should begin within 2 weeks of the TS beginning the program. Subsequent meetings should be scheduled each week throughout the first 60 days. After the first 60 days the mentoring meetings should be shifted to a monthly basis.

II. Banking Basics

Basic banking principles provide a core foundation for any banker but are especially crucial for anyone being considered for future bank leadership. Understanding the industry, its history, and how each department contributes to the bank's success is a key part of the overall success of any rotational program.

Basic banking principles should include:

- The business of banking
- Bank departments and functions
- Bank competition
- Basic bank financials
- Deposit product and services
- Lending product and services

Specific to the institution, the TS should also learn:

- Product and services offerings
- Organizational chart and departments
- Locations
- High level policy and procedures
- Proper opening and closing procedures

Rotations

When possible, these rotations should be completed in the order laid out below. Assign a point person for each rotation who is responsible for moving the TS through the various components. This point person will also provide feedback on the TS's level of proficiency in each area and provide high level insight of the TS's strengths and opportunities revealed during the rotation.

I. Front-line Operations

Front-line transactions are at the core of most banking relationships. The accurate handling of transactions enables customers to have confidence in the institution. The conversations that take place during transactions can shine a light on opportunities for the institution to provide solutions and meet needs customers may not have realized they had.

The TS should be exposed to, and be able to accurately and consistently execute the following:

- Money handling – at the teller window and in the vault
 - Features of U.S. currency
 - Proper storage and security of currency in cash drawers and vaults including security items such as dye packs and bait money
 - Properly adhering to dual control requirements
 - Counting and packaging currency
 - Identifying and handling altered and counterfeit currency
 - Identifying and handling mutilated currency
 - Buying and selling currency internally and externally
 - Handling foreign currency
 - Processing large cash transactions and CTR reporting
- Negotiating checks
 - Components of a check and the different types of checks
 - Identifying negotiability and acceptability of checks
 - Identifying and handling forged and altered checks
 - Types of endorsement types
 - Identifying and handling valid and forged signatures
 - Acceptable and unacceptable types of identification
 - Identifying and handling of forged and altered identification

- Deposit account transactions
 - Differentiating credits and debits
 - Funds Availability
 - Reviewing account statements
 - Bank rules for processing transactions on new accounts
 - Accepting cash, check and combo deposits into checking and savings accounts
 - Processing deposits with cash back
 - Identifying and handling check kiting
 - Processing withdrawals from checking and savings accounts
 - Capturing and releasing images and other document workflows
- Loan account transactions
 - Accepting loan payments
 - Processing withdrawals from lines of credit
 - Document workflows
- Miscellaneous transactions
 - Issuing cashier's checks and money orders
 - Processing credit card cash advances
 - Initiating wire transfers
 - Redeeming savings bonds
- Product consultation
 - Building customer rapport
 - Recognizing cues that indicate potential customer product needs
 - Familiarity with bank products and services and how they meet customer needs
 - Identifying which bank employees are experts on each of the bank's products and services and the procedure to match customers with those bank experts
- Recognition of fraud
 - Behaviors of con artists
 - Following guidelines for handling suspected con artists
 - Types of customer fraud including elder financial abuse
 - Types of internal fraud and guidelines for addressing internal fraud
 - Identifying situations requiring a SAR and completing a SAR
- Robbery and bank security awareness
 - Bank security devices
 - Types of robberies
 - Responsibilities before, during and after a robbery
 - Bomb threat procedures
 - Kidnapping threat procedures
 - Extortion threat procedures
 - Active shooter procedures
 - Fire and emergency evacuation procedures

II. Back-office Operations

Understanding how front-line transactions impact the work of back-office staff is critical to the TS having a strong collaborative relationship with those areas.

The TS should be exposed to, and able to explain how teller transactions impact the following:

- Fed Settlement
- Account reconciliation and balancing GLs
- Foreign currency processing
- Stop payments, hold orders and transfer requests
- Research requests
- Account maintenance
- Handling incoming and outgoing wire transfers
- Processing of various reports including, but not limited to, CTR, returned item, overdraft, maintenance reports
- Deposit corrections
- Preparing and researching levies and garnishments
- Assisting customers with debit card transaction research, Online Banking, Mobile Banking and Remote Deposit Capture

III. Front-Line Management

The TS must be able to manage the day to day operations for his/her drawer, and others' drawers, on the front-line. This includes overseeing transactions and managing staff.

The TS should be exposed to, and able to accurately and consistently execute the following:

- Staffing a teller line
 - Determining staffing levels
 - Interviewing and hiring staff
 - Creating and managing schedules
- Providing transaction guidance or overrides
- Buying and selling vault currency to others
- Auditing
 - Monthly auditing of cash drawers
 - Auditing transactions for compliance with bank policies and procedures
- Investigating cash drawer outages
- Training new employees
- Documenting employee performance
- Counseling employees
 - Providing employee coaching
 - Providing verbal warnings
 - Documenting written warnings
 - Processing employee terminations
- Establishing and maintaining collaborative relationships with back-office operations

- Employment law basics – Fair Labor Standards Act (FLSA), Family Medical Leave Act (FMLA), Title VII, National Labor Relations Act (NLRA), Occupational Health and Safety Act (OHSA)

II. Leadership

Learning how to motivate and inspire others will enable the TS to effectively lead others through adversity and foster future bankers.

This rotation should take the TS through assignments with a diverse group of leaders who leverage different leadership styles.

The TS should be exposed to, and able to execute or explain, the following:

- Employee relations
- Coaching
- Employee development
- Conflict resolution
- Employee engagement and motivation
- Change management

Post-Rotation Review

Assess the TS's strengths and opportunities. Review the feedback from each rotation area with HR, Training, mentors and the TS's leaders. Provide feedback to the TS and build out a development plan for any identified areas of opportunity.

Personal Banker Educational Options

Optional external education for the Teller Supervisor track

- **Banking Basics Section**
 - a. **OBL** – POB Remote Course, Banking 101 Seminar, Essentials of Banking Series
 - b. **Regulatory University (Reg U)** – Awareness-Ethics, Sexual Harassment, Diversity in the Workplace, Awareness-Physical Security
 - c. **TTS** – Fundamentals of Banking I & II, Deposit Products and Services
 - d. **ABA** – Banking Fundamentals, Banking Basics Suite

- **Front-line Operations Rotation**
 - **Reg U** - BSA/AML Awareness, Anti-money Laundering for Tellers, Awareness - Check 21, Currency Transaction Reporting, Customer Identification (CIP) Basics, Teller Training - Check Holds, Training - Check Fraud Awareness, ID Theft Red Flags Rule, Suspicious Activity Reporting
 - a. **TTS** – Deposit Compliance, Expedited Funds Availability Act Regulation CC, Frauds and Scams, Office of Foreign Assets Control, Wire Transfers, Accepting Negotiable Instruments, Bomb Threats and Other Security Issues, Cash Handling Skills, Fraud at the Teller Station, Handling Stop Payments, Issuing Negotiable Instruments, Robberies
 - b. **ABA** – Bank Teller Certificate, Savings Bonds

- **Back-Office Operations Rotation**
 - a. **TTS** – Regulation E Error Resolution, Remote Deposit Capture

- **Front-line Management Rotation**
 - a. **OBL** – Stepping Up to Supervisor, Employment Law Update
 - b. **TTS** – Change Management, Delegation Skills, Introduction to Management Basics, Coaching and Feedback, Leading People Through Change, Sharpening Your Interviewing Skills
 - c. **GSB** – Employment Law Update Seminar, Interviewing Skills for Better Hires Seminar, Managing Generations in Today’s Workplace, Every Employee is Responsible for Customer Growth Seminar
 - d. **ABA** – Management Skills Suite

- **Leadership Rotation**
 - a. **OBL** – Bank Management School, Bank Leadership Institute
 - b. **GSB** – Emotional Intelligence Seminar, Leadership & Negotiation Skills for the Workplace Seminar
 - c. **ABA** – Wharton Certificate Programs

For questions regarding any of the educational options listed in the section above, please go to www.ohiobankersleague.com or contact any of the following members of the OBL Professional Development Team:

- Sarah Husk, shusk@ohiobankersleague.com, 614-340-7610
- Julie Kiplinger, jkiplinger@ohiobankersleague.com, 614-340-7612
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Activities to enhance learning from the Teller Supervisor track

- **Banking Basics**
 - Explain banking concepts learned to leaders in each department
 - Participate in a career day to explain banking to students
- **Front-line Operations**
 - Time how long it takes to count the vault and attempt to beat that time each week
 - Review previously completed CTRs and SARs
 - Shadow a teller and make a list of possible cross-sell opportunities based on customer conversations
 - During downtime, randomly complete, and have tellers complete, a robbery description form on a bank visitor
- **Front-line Management**
 - Review teller job descriptions and track performance on an associate each month and review the assessment with a senior people leader
 - Sit in on interviews being conducted by other leaders, make notes of observations or of questions that could be asked. Review the notes with HR