ESB Financial

Structured Compensation - Job Description

Merchant Teller I

Data Year: 2026

Prepared On: 10/16/2026

Department:	Merchant Street Bank	Grade:	4
Reports To:	Retail Production Officer	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:	Retail Production Officer	Effective Date:	01/01/2010
		Revised Date:	04/13/2023

Role:

Under general supervision of a front-line supervisor, this position provides service to bank customers regarding daily transactions, including receipt and payment of cash, answering inquiries, processing checks and deposits and referring customers for appropriate services.

Essential Functions & Responsibilities:

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- Provides account services to customers by receiving deposits and loan payments; cashing checks; issuing withdrawals; recording night and mail deposits; selling cashier's checks; answering questions in person, via drive thru, by telephone, email, or letter; and adhering to bank policies and procedures.
- Promotes bank products by answering inquires; informing customers of new services and product promotions; ascertaining customers' needs; and directing customers to the appropriate representative.
- Provides effective customer service by answering customer questions; investigating and correcting errors independently or by consulting with a supervisor.
- Reconciles cash drawer by comparing drawer totals to computer proof sheets; maintaining an accurate supply of cash and coin. Balances cash drawer within ten minutes with no more than five unfound errors each month and total offages should not exceed $100 (long or short) in a one-month period.
- Greets bank customers, opens safe deposit boxes and utilizes bank software program to assist customers.
- Complies with bank operations and security policies and procedures by participating in various dual-control functions.
- Maintains customer confidentiality and protects bank operations by guarding customer’s personal and account information; being vigilant regarding potential information security threats
- Develops and maintains an in-depth knowledge of current bank products and services, as well as corresponding bank policies, procedures, and processes, by completing assigned training; stays current on regulations affecting bank products and services.
- Maintains a professional appearance and work area; dressing in accordance with bank dress code; keeping work area stocked with required supplies; organizing workspace for efficiency and appearance; reporting malfunctions of computers and other equipment.
- Represents bank in various community, civic, and community reinvestment functions to further enhance the bank’s image and develop additional business.
- Contributes to a team effort by completing other duties as needed and/or assigned.
- Other duties may be assigned

Performance Measurements:

1. ORAGANIZATIONAL CORE COMPETENCIES
   - Building Trust: Interacting with others in a way that gives them confidence in one's intentions and those of the organization.
   - Customer Focus: Ensuring that the customer perspective is a driving force behind business decisions and activities; crafting and implementing service practices that meet customers' and own organization's needs.

   JOB SPECIFIC COMPETENCIES
   - Building Customer Loyalty: Effectively meeting customer needs; building productive customer relationships; taking responsibility for customer satisfaction and loyalty.

   - Engagement Readiness: Demonstrating a willingness to commit to one's work and to invest one's time, talent, and best efforts in accomplishing organizational goals.

   - Managing Work (includes Time Management): Effectively managing one's time and resources to ensure that work is completed efficiently.
   - Quality Orientation: Accomplishing tasks by considering all areas involved, no matter how small; showing concern for all aspects of the job; accurately checking processes and tasks; being watchful over a period of time.

Knowledge and Skills:

Experience	One month to twelve months of similar or related experience.
Education	High School Diploma or equivalent required.
Interpersonal Skills	Work involves contact with persons beyond immediate associates regarding routine matters for the purpose of giving or obtaining information which may require some discussion. Outside contacts take the form of service to the public (customers or vendors), requiring ordinary courtesy in providing assistance and information.
Other Skills	• Good attention to detail and ability to minimize errors in work. • Good interpersonal and communication skills focused on excellent customer service. • Basic understanding of bank's products and services. • Basic computer skills and basic knowledge of office equipment, such as 10-key skills, Microsoft Outlook. • General knowledge of math and financial calculations. • Ability to demonstrate positive and helpful demeanor when working with the public. • Ability to establish and maintain effective working relationships with staff. • Willingness to perform other duties as assigned.
Physical Requirements	• Seeing: Must be able to see to read documents & reports and use computer. 75-100% of Work Time Spent on Activity • Hearing: Must be able to hear well enough to communicate with coworkers and general public in person or via a headset. 75-100% • Sitting: Must be able to sit for long periods of time. 0-24% • Standing/Walking: Must be able to move about the work area. 75-100% • Climbing/Stooping/Kneeling: Must be able to stoop or kneel to pick up items off the

	floor and check equipment. 0-24% • Lifting/Pulling/Pushing: Must be able to lift 25 pounds with or without reasonable assistance. 50-74% • Grasping/Feeling: Must be able to type, handle documents, and use equipment and electronic devices. 75-100% • Reaching: Must be able to reach above shoulder. 25-49%
Work Environment	The work environment is usually a well-lighted, environmentally controlled indoor environment with moderate level of noise. The statements herein are intended to describe the general nature and level of work being performed, but are not to be seen as a complete list of responsibilities, duties, and skills required of personnel so classified. Also, they do not establish a contract for employment and are subject to change at the discretion of the employer.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature