

SAMPLE TELLER TRAINING POLICY

This policy is intended as a "sample" or "guide" to help credit unions develop their own customized or individual policies. However, a policy that works well for one credit union may not be appropriate for another. Therefore, each credit union should make revisions by deleting or adding language to accommodate their own particular situation regarding technology, personnel, products and services, facilities, and other relevant factors. The credit union's policies should be reviewed for compliance with applicable rules and regulations from time to time. The League cannot guarantee that a sample policy is in compliance with the law. The policy is not intended as legal advice.

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_____ CREDIT UNION

DAY 1

1. Branch tour
2. Welcome video
3. Start Orientation:
 - a) Forms: Timesheets, Employee Transaction Form, Credit Union telephone directory, etc.
 - b) Credit Union philosophy
 - c) Credit Union history and policies
4. Video: People Helping People
5. Lunch with supervisor.
6. Review Employee Handbook and finish orientation manual and have employee sign acknowledgement form.

DAY 2

1. Open an account for the employee if necessary.
2. Benefits training.
3. Explain Service Culture-Minimum Service Standards, service expectations
4. Videos: Exceptional Customer Service, parts I & II. Follow each video with questions and discussion.
5. Products: savings, checking, business accounts, credit cards, electronic services and enhancements.

DAY 3

1. Logging on the system
2. System navigation
3. Menu functions
4. Account types
5. Teller transaction codes and functions (practice in each menu)
6. Accessing member accounts
7. Function keys

8. Check acceptance and check cashing policy
9. Endorsements and check holds
10. Selling stamps
11. Video: Essentials of Good Customer Service

DAY 4

1. Processing "on-us" Credit Union share drafts
2. Foreign checks and non-negotiable items
3. Check proofing procedures
4. Check fraud video: Check Fraud Fundamentals
5. End of day balancing
6. Video: Common Scams and Collusion
7. Explain how to organize a teller window
8. Product quiz and review
9. Practice transaction scenarios on training system

DAY 5

1. Service Culture Oral Quiz
2. Practice teller functions by processing the day's mail.
3. Cash
 - a) Drawer cash limits
 - b) Handling cash and documentation
 - c) Second person verification requirement
4. Security - currency book, suspicious activity report, currency transaction report
5. Night drop procedures
6. Cash drawer replenishments
7. Cash balancing
8. Alarms and bait money
9. Videos: Risk, Responsibility, Rewards and Robbery
10. Product Review

DAYS 6 and 7

1. Video: Fine Tuning Your Skills
2. Process the day's mail
3. Explain applicable General Ledger Accounts and limited transactions
4. Questions and problem solving
5. Product Review
6. Video: The Drive Up Window
7. Service Culture Review: Greetings, affirmation, conclusions, handling difficult situations
8. Walk through of teller line
 - a) Location of General Ledger forms, traveler's checks, money orders and cashier's checks.
 - b) Filling out logs

- c) Completing traveler's checks forms, starter checks, cashier's checks
 - d) Operation of coin machine
9. Observe senior teller for the rest of the day.

DAYS 8 through 10

1. Teller opens window, processes mail and face-to-face transactions while trainer observes and coaches and discusses any questions or concerns.

Sample