

Staff Training And Recognition

STAR is a complete self study course that provides:



- ✓ *Flexibility for employees*
- ✓ *Credit union specific training*
- ✓ *Training tailored to front-line staff*
- ✓ *Activities to practice lessons learned*
- ✓ *A 40-question test for participants*
- ✓ *A certificate program that rewards achievement*
- ✓ *College credit for selected courses*

**Money and Negotiable
Instruments**

S100
Fourth Edition



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STAR courses are focused on the development of frontline and operational staff. The enclosed table of contents and introduction section provides a general overview of the topics covered in this course.

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Introduction

To credit union members, you, the teller, are the credit union. You are the one who pays out members' funds and deposits their paychecks. It is by witnessing your accuracy and competence that members judge the accuracy and competence of the credit union as a whole.

This module presents basic, practical information on how to handle transactions of negotiable instruments—that is, cash, checks, and drafts. Our goal is to help you develop the skills you need to handle these transactions with confidence. And with confidence comes competence and accuracy. That is a theme you will encounter frequently throughout this module.

This module consists of seven chapters. In chapter 1 we cover the basic facts and features of

money. You learn to notice and detect a variety of identification features of currency. You are also given several tips for detecting counterfeit money, as well as what to do if you receive fake money.

Chapter 2 discusses organizing your cash drawer and suggests several techniques for handling and counting money. With a sound knowledge of these techniques and practice, you will become adept in your daily cash-handling routines on the job.

Chapter 3 looks at another major part of a teller's responsibilities—handling checks and share drafts. You review the differences between checks and drafts and learn the five elements of negotiability and the five types of endorsements. Learning how to verify

signatures and the importance of proper identification are other topics covered in this chapter.

The process of clearing accepted checks and drafts is covered in chapter 4. By understanding this process and knowing how to identify the codes that move checks and drafts through the system, you will know how to identify legitimate checks or drafts.

Chapter 5 lists pointers for detecting bad checks. You learn how to spot checks or drafts that have been altered, copied, or stolen. Also, you learn procedures to help you detect other bad check/draft schemes, such as check "kiting."

The focus in chapter 6 is on special issue negotiable instruments: money orders, cashier's checks, certified checks or drafts, and traveler's checks.



Introduction (cont.)

You learn techniques for selling and cashing all of these specialized checks and drafts. And you will become aware of the precautions you need to follow in handling them.

Finally, chapter 7 presents an overview on opening and closing your teller station. The chapter provides guidelines for

balancing your cash drawer at the end of the day. A brief summary is included at the end of this module.

This module covers a great deal of information about negotiable instruments. Yet, handling negotiable instruments is only one part of a teller's job. Indeed, there is much more to

being a teller than most people probably realize. Although there's a lot to learn, a sound knowledge of the basic routines described on the following pages will provide you with a solid foundation on which you can build your career.



STAR General Information

The Staff Training and Recognition (STAR) Program focuses on the needs of frontline and operational staff. STAR offers 43 practical, job-specific courses in twelve operational areas. Videotapes are also available to enhance and enrich your learning experience.

For more information on STAR:

1. Visit training.cuna.org and choose "self-study certificate programs".
2. Call (800) 356-9655 ext. 4072
3. email eLearning@cuna.com

Ordering STAR is easy

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Highlights of **STAR** Courses:

- ✓ **Over 40 practical job-specific training courses**
- ✓ **Credit union-specific language and case studies**
- ✓ **College credit for selected STAR courses**
- ✓ **Certificates and lapel pins awarded for each track**
- ✓ **One exam included with each course**