

Today's Professional Teller

As the face of the credit union, you must keep in mind the needs of the members at all times.

The United States is facing a crisis of confidence in all financial institutions. As a credit union employee on the front line, it's your duty to be as professional as possible to make the member feel comfortable and confident in the credit union. When you've completed this course, you'll understand the role tellers play in today's credit union environment. You'll be prepared to take your place on the front line, work effectively, communicate well, and recognize and respond to stressful situations that arise.

Teller Roles and Responsibilities

How you conduct yourself as a teller affects whether members form positive or negative opinions about the entire credit union. To members, you *are* the credit union! And one bad experience at a credit union with one teller can cause a member to leave the credit union and choose another financial institution. You have probably had the experience of dealing with a difficult customer service representative at a store. After one bad experience, you aren't likely to go back.

As the face of the credit union, you must keep in mind the needs of the members at all times. It takes specific skills to serve each individual the way he or she would like to be served. Providing excellent member service is your primary goal. The building blocks of quality member service for frontline staff include:

Objectives

Upon completion of this chapter, you will be able to:

- 1.** Describe the roles and responsibilities of a credit union teller and identify four behaviors that demonstrate excellent member service;
- 2.** List four categories of supplies needed to prepare an organized teller station;
- 3.** Recall basic techniques of good verbal and nonverbal communication; and
- 4.** Recognize and respond to stressful situations using the six recommended steps.

- **Stay organized.** Anticipate common needs and prepare for them in order to work efficiently.
- **Communicate effectively.** Build your verbal and nonverbal communication skills, including listening, speaking, writing, and using facial expressions and body language.
- **Handle stress.** Manage how you respond to stress, so you minimize its effect on you and the members you serve.
- **Be competent.** Know the skills required for everyday transactions and unusual requests.
- **Know the products and services.** Familiarize yourself with all the

products and services your credit union offers, and how they compare with competitors' offerings.

Before we address the workplace skills you'll need, let's consider what it means to be a teller. You're the person who establishes and maintains relationships with members, and protects the security of the credit union. When you know your members, it's easier to spot individuals who present a threat. What would you do if you saw:

- Strange people hanging around the lobby or parking lot, not transacting business?
- A nervous individual trying to distract you while you process a transaction?
- A member making a transaction that seems out of the ordinary (for example, a larger-than-usual cash withdrawal)?

Your credit union has established security procedures for situations such as these. If you don't know what they are, it's a good idea to find out by asking your supervisor.

Another essential part of your job as a teller is to establish relationships with members. You want them to consider you a helpful resource for all their financial needs. To accomplish this you should:

- **Be consistent.** Your behavior reflects the overall style of your credit union's teller team. How formal or informal should you be? That's a supervisory decision.
- **Be flexible.** Quickly assess each member who comes to you, and adapt your communication style to match his or her expectations.
- **Be alert.** Recognize potential security threats and respond

Activity 1.1

Quality Service in Action



Read each situation and determine which quality the teller displays:

- | | |
|-------------------------------|-------------------------------|
| a) effective communication | d) lack of organization |
| b) inability to handle stress | e) lack of product knowledge. |
| c) incompetence | |

1. Bill told a credit union member that her new checking account would be debited a monthly maintenance fee of \$10.00 per month when the checking account is, in fact, free. He is demonstrating: _____
2. Sarah helped a member fill out his deposit slip but accidentally recorded \$100 more than he deposited into his account. She is demonstrating: _____
3. Scott needed a member to sign a document, but he did not have a pen for the member to use. He is demonstrating: _____
4. Lucas was rude to a member after answering her question for the third time. He is demonstrating: _____
5. Alexandria helped a member open a new account and answered all of his questions to his satisfaction. She is demonstrating: _____

Answers appear in appendix A.

Your credit union needs each frontline staff member to work as efficiently and effectively as possible.

appropriately.

- **Be professional:** Keep in mind that you're dealing with people's money—that's serious business.

Stay Organized!

Your credit union needs each frontline staff member to work as efficiently and effectively as possible. That means being organized. Being organized starts with setting up your work area. Have the “tools of your trade” ready, just as a chef might gather utensils and ingredients before beginning to cook.

The most basic tool of today's professional teller is the cash drawer. How is a cash drawer like a chef's counter? Both a teller and a chef need:

- **Specific equipment:** Every bill and coin has its own place in the cash drawer—even the bait money you keep in case of a robbery.
- **Specific ingredients in specific amounts:** Your credit union sets a limit to the amount of cash that a teller can have in the drawer, and the amount in which that cash should be strapped or banded.

Always start your shift by setting up your cash drawer in precisely the same way you were trained. What supplies might a teller need during a shift?

There are four main categories:

- 1. Transactional documents:** Deposit slips, receipts.
- 2. Marketing documents:** Brochures and other product literature.
- 3. Office supplies:** Note paper, paper clips, rubber bands, pens, stapler plus staples, and staple puller.
- 4. Instructions:** Procedures, policies, memos, notes.

As you arrive for your shift, check for all the items you might need. Immediately restock items that are in short supply so you won't have to interrupt your work later. If you need bins, baskets, files, or filing cabinet space, let your supervisor know. If you have a lot of paperwork on your desk, sort it and do one of four things:

- 1. Handle it.** Take action to complete the task that it requires. For example, if it's a deposit amount that needs to be recorded, then do that.
- 2. File it.** Organize it within your filing cabinet structure.
- 3. Delegate it.** Give it to the person who needs to sign it or check it.
- 4. Get rid of it.** Throw it away.

Activity 1.2

Your Supportive Supplies



Fill in the blank using terms from the section on staying organized.

1. A deposit slip is an example of a _____ document.
2. A procedure is an example of _____.
3. Allen needed a branch manager to sign a document, he should _____ it.
4. A brochure is an example of a _____ document.
5. An example of a specific ingredient in a specific amount, is the _____ in the teller's drawer.

Answers appear in appendix A.

Communicate Effectively

Communication is a two-way process. When we communicate, we send and receive information to achieve a goal. Verbal communication involves the words we use, whether listening, speaking, or writing. Nonverbal communication involves facial expression and body language. We use nonverbal communication to convey attitude, concern or caring, attention, and other indirect messages. Professional tellers need to communicate well. Providing first-rate member service depends on tellers exchanging information effectively with the members they serve!

Members are not just your credit union's important customers—they are its owners.

Your verbal and nonverbal communications techniques can help build good relations and help members feel valued. Communicating well requires learning to use verbal and nonverbal communication skills, including:

- Listening;

- Speaking;
- Writing;
- Facial expressions; and
- Body language.

Figure 1.1 examines these skills in terms of good techniques and poor techniques.

Nonverbal Communication

Smiling and eye contact are examples of nonverbal communication. Other examples of nonverbal communication include:

- Posture;
- Eye contact;
- Facial expressions; and
- Hand gestures.

Eye contact is one of the strongest forms of nonverbal communication. When you look directly at a person, he knows he has your full attention. You convey your willingness to listen. Other important nonverbal communication skills include:

- Stopping what you're doing when

Figure 1.1

Good and Poor Customer Service Techniques

Good Techniques	Poor Techniques
Smiles	Doesn't smile
Eye contact	No eye contact
Uses member's name	Does not know member's name
Asks good questions	Does not ask questions when should
Asks if further service is needed	Does not ask if further service is needed
Gives full attention to member	Does not give full attention to member
Thanks member	Doesn't thank member

Use your voice to convey the welcome you would communicate with eyes and body gestures if you were face-to-face.

- members approach;
- Making eye contact;
- Smiling and using friendly facial expressions;
- Not rushing the member; and
- Leaning forward slightly to indicate full attention.

Verbal Communication

We use verbal communication to respond to members. Verbal communication includes speaking and listening. If you are unsure of just what the member is requesting, ask questions. If you're still unsure you've understood, make a statement to the member summarizing what you've heard. Techniques of good verbal communication include:

- Greet members personally when they walk in.
- Use their name if you know it.
- Speak in a friendly tone.
- Listen actively.
- Ask questions if you don't understand.
- Speak in moderate tones. Don't speak so loudly as to embarrass the member.

- Before a member leaves, ask if there is further service you can provide them.
- Thank the member for doing business with your credit union.

When you're writing an e-mail or speaking on the phone, you're using verbal communication, but it's not the same! These forms of verbal communication are more limited. You don't have eye contact and body language helping you exchange information.

Speaking on the Phone

Use your voice to convey the welcome you would communicate with eyes and body gestures if you were face-to-face. This includes:

- Making your tone warm and friendly;
- Speaking clearly;
- Slowing down a bit; and
- Pausing when you finish a sentence, to give the other person a chance to respond.

Writing E-Mail

Keep in mind that e-mail doesn't

PLAY PAGE



Apply what you have learned about communication techniques with this drag and drop exercise.

Reminder:

To access the Play Page, go to <http://training.cuna.org/playpage/index.html> or go to www.cuna.org and type "Play Page" into the Search Box. Select the title of this module, and then the chapter you want to review.



allow for the usual nonverbal cues. You have to rely on the printed word. Choose your words carefully, using language that's simple and clear. We tend to view e-mail as a less formal type of communication, but it's very important that e-mails convey the same sense of professionalism that you'd present to a member in person. Spell-check your e-mails, ensure the language that you use doesn't sound rude or off-putting. And remember that every e-mail could end up in your employment record. You don't want to write anything that could embarrass you. Take time to reread e-mails before you push *Send*.

Handle Stress

These are stressful times in the financial services environment. Tellers and other staff are on the front line when it comes to the increasing on-the-job stress. Sources of stress include:

- **Greater competitiveness:** Financial institutions are competing with each other for members. You need to know more about your credit union's products and those of your competitors.

- **Rising consumer expectations:** Consumers know more about financial services and expect higher levels of customer service than ever.
- **Tighter labor market:** Higher turnover and increased lag time in filling positions makes the front line a high-stress work environment.
- **Changing technology:** ATMs, online banking, even mobile phone access to accounts are examples of new technology that fulfills consumers' expectations of convenience.

To be successful in any field, you must learn to manage your stress. To manage your stress level, it's important keep a positive attitude. When you stay calm and positive, you reduce the effects stress has on you, and help others feel less stressed, too. Stress management strategies include:

- **Plan and prioritize.** Plan and prioritize the tasks you can control, such as studying your product line and comparing it to the competitors' product line.
- **Manage time well.** Do one thing at a time instead of multi-tasking, which can cause you to make mistakes.
- **Use effective communication skills.** Adapt your style to others'. Members like that.
- **Embrace change.** Enjoy being good at your job and learning new things. For example, when you have new software, try to enjoy mastering it and help others learn. At times the lobby will get busy and

lines will form. Don't panic! Maintain focus on the member in front of you.

- Respond to those waiting in line with eye contact and a nod.
- Apologize for the wait when a member reaches your station.
- Don't attempt to hurry the interaction.

The ability to concentrate disappears rapidly when a person is under stress. By keeping a positive attitude, you maintain your ability to focus on the member you're serving. Take the following steps if a member creates a stressful situation for you:

1. Inquire how you can help.
2. Let the member know you understand the need or issue and convey your empathy.
3. Stay focused on the member and the transaction(s) you are performing.
4. Propose alternatives to resolve the issue.
5. Make referrals to other employees or departments if need be.
6. Thank the member for the opportunity to be of service.

People have bad days. Sometimes a member will behave unpleasantly to you when there is no issue with the credit union at all. Don't take it personally! Here's how to rebound from a bad member interaction:

- **Empathize.** Try to understand the reasons.
- **Be objective.** Remember the anger directed at you may have nothing to do with you.
- **Take a break.** Don't let a bad experience carry over to your next interaction with a member.

Effectively handling stress will not only help you professionally, but it will help you personally. If you don't take stress home with you, then you can better enjoy the time you spend with your family and friends. Remember: Don't sweat the small stuff!

Summary

In today's competitive and uncertain economic market, every credit union employee must work to retain and add more members. In this battle for members, there is a front line and on this front line are the tellers. Your

Activity 1.3

Responding to Stressful Situations



Below are six steps to respond to stressful situations. Insert numerals 1 through 6 to indicate the correct order.

- _____ Make referrals to other employees or departments if need be.
- _____ Let the member know you understand the need or issue and convey your empathy.
- _____ Thank the member for the opportunity to be of service.
- _____ Propose alternatives to resolve the issue.
- _____ Inquire how you can help.
- _____ Stay focused on the member and the transaction(s) you are performing.

Answers appear in appendix A.

Verbal and nonverbal communication are equally important.

job as a teller is one of the most visible and most important jobs in the credit union. The skills and tactics you learned in this course are paramount to your professional success.

First, you learned what makes a good teller. You outlined the roles and responsibilities that you face on a daily basis. Knowing about the products the credit union offers is only part of what is expected of you. Communicating effectively, staying organized, and handling stress are also part of your daily duties.

Staying organized helps you not only serve members efficiently, it also lowers your stress. Not having to constantly stop what you're doing and search for an item makes your job easier and your day go more smoothly. You learned that having an organized drawer is one of the keys to being an efficient teller. You also examined the ways in which you can handle the paperwork that accumulates on your desk.

Communicating effectively is arguably the most difficult and most impor-

tant part of your job. If a member does not get satisfactory answers from you, then he or she may seek out another credit union. Verbal and nonverbal communication are equally important. People are not only affected by what's said, but the way it's said. The correct information delivered in a harsh voice or without eye contact is worse than delivering the wrong information in a polite way. Projecting a cool and confident demeanor will put the members at ease.

Handling stress effectively is important not only for the members and the credit union, but also for you. The less stressed you are at the end of the day, the more you can enjoy the time you have with your friends and family. It's easy to get overwhelmed with the long line of people at your station. However, you must do your best to concentrate on the task at hand and not get caught up in worrying about the people in line. They will all be taken care of in a timely manner, and each one deserves your full attention.