

**Financial Professionals
Teller Procedures**

- 1) You are required to meet with authorized bank personnel on the first day of your assignment. During this meeting establish your drawer limit, approval authorizations, ID requirements, robbery procedures, as well as other necessary procedures.
- 2) Your **limit will always be \$1000**. This limit will apply to checks cashed, money orders, cashier's checks, traveler's checks, etc. Items above this amount require written supervisory approval on the face of the item.
- 3) Be very cautious when processing counter deposit slips. Always verify the account number and the account ownership. **Obtain written supervisory approval on counter deposit slips for less cash over \$100.**
- 4) Always recount your cash drawer when you report for work each day. Notify Financial Professionals if there is discrepancy.
- 5) **Always obtain proper ID** with less cash deposits or checks cashed and record the ID number on the item. If the customer does not have ID, obtain approval by authorized bank personnel.
- 6) Beware of forgeries, stop payments, and new account fraud. Double check signature cards and always check for flags and codes for stop payments, holds, etc. Complete the transaction while the customer is still at your window. If in doubt, have your supervisor review and approve the item.
- 7) Re-verify cash taken in or paid out before issuing a receipt, regardless of the source of cash.
- 8) Always lock your drawer before you leave it. Take your keys with you during your breaks and lunch hour. However, **NEVER take your keys home with you**. Always leave your keys with your supervisor at the end of your shift.
- 9) **Never allow anyone to work out of your cash/coin drawer**, regardless of who they are. Likewise, do not work out of anyone else's drawer.

- 10) Always write the date on your daily cash sheet.
- 11) When you are operating an off line teller machine, always show an audit trail on your teller transaction tape. You can batch your checks, but still indicate the account number and the denominations of currency and coin paid out.

Audit trail example:

*Check presented for	\$650
*Less cash requested	\$250
*Deposit amount	\$400
*Account number	4100307
Account # 4100307	
400.00D	
.00T	
200.00+ (10 twenties)	
50.00+ (5 tens)	
250.00T	
250.00CO	

- 12) **If you experience a loss of \$50 or more**, secure your trash and teller tapes and **call Financial Professionals IMMEDIATELY**.
- 13) Excessive losses or one loss over \$250 will automatically place you on probation.
- 14) **Teller policies and procedures must be followed at all times**. If there is a conflict with the bank you are working for, call us immediately so we can explain our policies to the bank.
- 15) **Under no circumstances are temporary checks to be cashed without approval.**
- 16) **All \$100 bills are to be approved by a supervisor. (This is due to increased fraudulent activity) No Exceptions.**

I fully understand and agree to follow all established Financial Professionals teller procedures. I also understand **if I fail to follow established procedures and a negligent loss results, I may be held responsible for that loss.**

Employee Signature *Date*

Financial Professional Rep *Date*