

## **Bank Teller - The Best Job in Rural America**

By Dr. Linda Eagle

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Every day, hundreds of customers swing through the doors or pull up to the drive-through window of the local bank in their rural American town. A visit to the bank is part of the daily routine or weekend errands for people across the country. Consequently, the Bank's front-line personnel face the important task of serving this constant flow of customers and meeting all of their everyday banking needs. In their role at the Bank, tellers enjoy a highly trusted position, interaction with the public, full-time and part-time work, the opportunity for advancement and a promising future; qualifying it as one of the best jobs in rural America.

### **Trusted Position**

From processing withdrawals, cashing checks and accepting deposits, bank tellers are responsible for handling one of the American people's most important possessions - their money. Customers place their hard-earned paychecks, savings toward their children's future, loan payments and much more into the hands of tellers each day. When visiting their banks, customers put their full trust in the person behind the counter to handle their money, accurately process it and keep it safe. Tellers are also responsible for keeping a large sum of working cash in their possession, and are charged with disbursing this money to their customers and recounting it at the end of the day to make sure the accounts balance. Even the smallest mistake with any of these transactions could reap devastating results for the customer or the Bank. In addition to monitoring their own work for mistakes, bank tellers must to be able to recognize the errors of others. Such attention to detail and confidence are important and praised characteristics of bank tellers working in America.

### **Interaction with the Public**

It is the responsibility of front-line personnel to represent the Bank to the public. When customers enter the Bank, the first, and sometimes the only person they interact with, is the teller. Therefore, a crucial aspect of a bank teller's job is to deliver excellent customer service to each person who walks through the doors of the Bank. By greeting new faces, conversing with returning customers and building relationships with their Bank's clientele, the job of a teller is constantly changing and always exciting. This continuous interaction with the public is influential to the success and good reputation of the Bank.

### **Part-Time Work**

While most tellers work regular business hours and a standard 40-hour work week, one out of every four tellers work part-time. A part-time bank teller position is a perfect employment solution for the busy residents of rural America. The flexibility and convenience of part-time work enables tellers to balance their job with all of their other personal responsibilities. Mothers with small children in school, graduate students taking

classes at night, a retiree seeking employment to fill free time and many other individuals will benefit from working part-time as bank tellers.

### **Opportunity for Advancement**

Tellers begin by working as the front-line personnel at the Bank, but are not limited to this role indefinitely. By demonstrating outstanding capabilities and the willingness to take on more responsibilities, tellers can be rewarded with advancement to a higher paying, more challenging bank position. A teller can work toward supervisory positions such as head teller or as director of training. Banks are more likely to fill available supervisory or managerial positions with existing employees like experienced tellers, because they are more suited to handle challenging responsibilities, difficult customer problems and larger cash transactions.

### **Promising Future**

Statistics show that the number of openings for bank teller positions is expected to increase over the next 10 years, reflecting a promising future for front-line bank personnel in rural America. As current employees continue to move up into higher roles, banks will need to keep filling these vacant teller positions with new employees. Also, as banks attempt to keep up with industry trends, tellers have become an increasingly important asset to each branch. More tellers are needed to work at new branch offices being opened in a variety of locations, such as grocery stores and shopping malls. Additionally, more and more banks have begun to extend their branch hours and depend on their tellers to work nights and weekends. As bank presence grows in rural American towns, tellers will continue to serve the banking needs of their customers today, and into tomorrow.

### **Final Word**

As one of the best jobs in rural America, competition to acquire a challenging, exciting, and rewarding teller position can be high. Individuals seeking teller positions can stand out among other applicants by demonstrating that they have the knowledge and training needed to excel as a bank teller. By completing an individualized teller training program, job seekers will be equipped with everything they need to know to begin their job at a bank, including banking orientation training, products and services training, customer service training, as well as teller procedures training. In addition, teller training programs will help individuals already working as front-line personnel to gain new responsibilities and advance their careers. An individualized training program will give both potential tellers and those already working in the field the tools and skills they need to accomplish their goals, reap the great benefits associated with their job, and remain at the forefront of the growing, exciting future for bank tellers in rural America.



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