
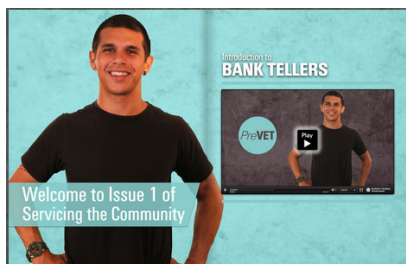
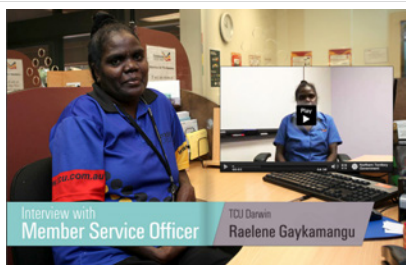


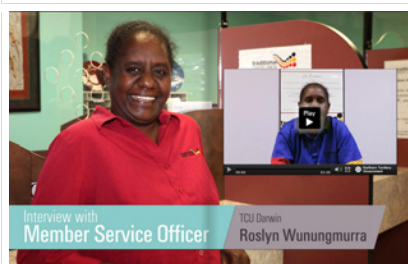
Magazine 5A – Bank Tellers

This document provides a transcript for the audio in Magazine 5A – Bank Tellers. It includes a text copy for interviews, presenter videos and activity audio.

Slide Image	Transcript
	<p>Servicing the COMMUNITY Issue 1</p> <p>BANK TELLERS</p> <p>Interviews with bank tellers in the community</p> <p>+ How to count money</p> <p>Meet Molly & Roslyn</p>
	<p>Welcome to Issue 1 of Servicing the Community</p> <p>Introduction to BANK TELLERS</p> <p>0:34 Minute: Welcome to PreVET</p> <p><i>Hi! You're about to meet Molly, Raelene and Roslyn. They look after money in banks and shops. They make sure the money is counted properly and kept safe and organised. In the shop, Molly makes sure the right change is given back to customers. In the bank, they count money, keep people's information private and answer customer questions.</i></p>
	<p>Interview with Member Service Office</p> <p>TCU Darwin Raelene Gaykamangu</p> <p>2:48 Minutes: Raelene Gaykamangu Member Service Officer</p> <p><i>Hello, my name is Raelene Gaykamangu, I'm generally from Milngimpi Community, but I live here in Darwin and I work here at Traditional Credit Union and I'm MSO which is Member Services Officer and my job here is we deal with our customers like we help our members open their account with TCU. Our customers come first when they come in and if</i></p>

they need any products we help our customers face to face and we also help them on the phone. At the moment I'm doing Certificate II in Financial Services. I did my first induction with TCU for one week or two week and then I signed up to do um Cert II in Financial Services and then when I finish certificate II I'll be doing Certificate III in Financial Services.

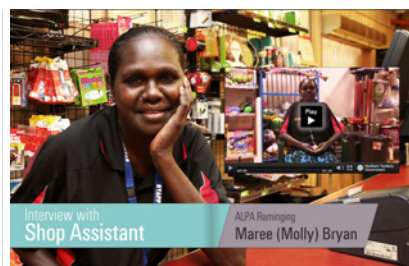
I like working for TCU it's fun and um it's a great team to work with. I like helping indigenous member helping them with their money like doing depositing and withdraw. When I had my daughter I was working casual for them and just helping out at the branch at Milingimbi and Galiwin'ku for casual. I was absent for three years because I had to look after my daughter, but I was still helping them during my absence just casual only at Milingimbi Branch and with them because that's where my family stays can look after my daughter while I'm at work. And I started back last year, here full-time and I like that and I like working with these ladies here. School is fun um. I go to school every day Monday to Friday, have fun, yeah, just go to school every day. It's important, you can learn a lot of things at school and yeah, when you get a job you can still learn a lot of things like I did here ... and I'm still learning.



Interview with Member Service Officer
TCU Darwin Roslyn Wunungmurra

3:03 Minutes: Roslyn Wunungmurra Member Service Officer

Hello. My name is Roslyn Wunungmurra. I'm really from Gapuwiyak Lake Evella and I've just recently moved into Darwin to live here. I'm working at Traditional Credit Union as an MSO. MSO is Member Service Officer. My job is to look after members and when they come in always look after them and make sure their money and everything is protected. Communicate to the members properly. Communication has to be smooth - make sure you know what you're saying and how you're saying it. And when they come up, what requirements they ask you, bang, you know what they want and give 'em that answer. I really like it. I really enjoy this work 'cause it like suits your nature, you're like that. It's good work. I like it. Yeah, it makes you happy and you know it. Education is very important for kids, everybody, like we grow up kids and learn and plan what you want to become and maybe go to school and learn more about what you want to be when you grow up and for yourself what you want to do in your lifetime. You learn things for yourself and grow up, take over yeah. There's lot of things there education wise. Most important thing in lifetime is trying to keep doing until I get what I've been looking for. Hard work has to be done, keep trying, don't back down ... for your own sake and for others around you.



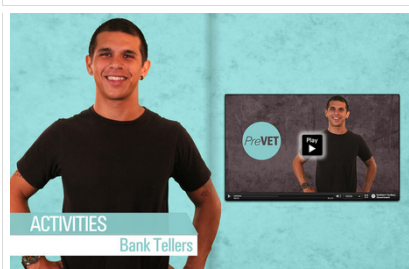
Interview with Shop Assistant ALPA Ramingining Maree (Molly) Bryan

3:09 Minutes: Molly Bryan Member Service Officer

Hi, my name is Molly and I'm from Ramingining Community and I work for ALPA Store. Here at the store I work at the register. We need kids to go to school every day for their education, to learn more, for learning English and to get better so they can go to different country or city to get more better for what they need in the future so they can go round Australia or round the world, keeping time and always on time, so that's what's important for us.

For myself, when I counting my money I use the calculators to help me that the right amounts I got. So, that's what I do here, in store. I got Certificate II that I'm studying in. Yeah, I'm waiting for my Certificate III. I'm look forward, that's my important I'm waiting for that I'm going to have, yeah, that's for that what I did here. I was working really hard. I'm enjoying myself here and I always do. I comfort, talk to my manager, the boss and I really like them. Its fun here working at ALPA.

I'm enjoying myself working with a team, people like, we help each other here and we all enjoy it. We work here, we love it. I tell him that keep healthy, drink lots of water and eat right food and go to school every day; and what else do I say to my son? His dad is role model for him that he's doing the running in New York. So my son is copying my husband that he's looking him by what he's doing. Yeah, to be tough, to be strong and to do what you going to do in your future.



ACTIVITIES Bank Tellers

00:21 Minute:

Now you'll have a go at doing the same things these employees do in their jobs from day to day. You'll help someone open an account and deposit their pay. You'll count coins and notes just like they do in the shop and in the bank. You'll also help someone withdraw money and count their change.

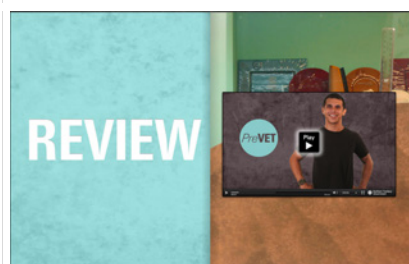


BANK TELLERS

Opening an Account – In this activity, you'll meet Raelene who works in a bank. She will help you open a bank account and deposit your money.

Counting Money – In this activity, you'll see Molly and Roslyn counting at their workplaces.

Spending Money – In this activity, you'll see Raelene help a member withdraw money and see Molly count change at the store.



REVIEW

0:32 Minute: Review

Nice work! You've helped fill out an application, deposit and withdrawal form. You've helped find information about different accounts for customers. You've also counted money to make sure it's the right amount.

Helping to manage people's money is a very important job and people need to trust you to be responsible.

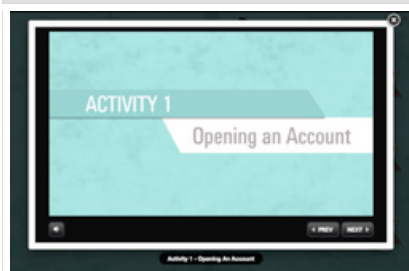
It's your job to keep money safe and information private.



Northern Territory Government logo

Slide Image

Activity 1 Opening An Account



ACTIVITY 1 Opening an Account

In this activity, you'll meet Raelene, who works in a bank. She helps people open a bank account and deposit their money.



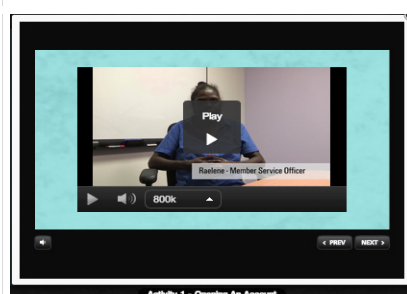
Key Points

This activity will focus on

- Using a 100 point identification system
- Reading and completing an application
- Reading reference brochures to select an account type

Raelene talks about the hundred point system of identification, and helps a member deposit money in an account. Listen for the different forms of identification required to open a bank account, and how she keeps the information safe.

02:53 Minutes: Raelene - Member Service Officer



When there's a new person comes in wants to open up a new account at TCU we ask them if they got I.D. and Medicare Card and birth certificate and other I.D. card and that I.D.s make up 100 points. Larrakeyah I.D. card for most of our members, indigenous members, it's 100 points and we give them a form, additional account form and they fill it out. And if they need help, we help them where to fill out their name, address, date of birth and their current phone number or email address or where they live before their current address and we ask them which product they want, they want to open up S1/ S2, or they want internet banking or they want key cards. We ask them and they tick it off or just say no and just tick yes or no and then we tick the brochures part, we always tick that yes because we've got to give our members TCU brochures and they sign it, we photocopy their ID and Medicare Card and then we open up their new account.

We collect our members' private information like their full name, their address, their date of birth and their current address, their phone number and all that private information we don't disclose to other members or the member of the family. We're not allowed to do that. We keep our members record private so everything we collect our members record, we keep them private. Yeah, and when we collect members information on the day we straight away collect into the computer and then we file the paperwork, we scan it and then we have to put it in a manila folder with an account number, and their name and then we put in a file for our supervisor to check it.



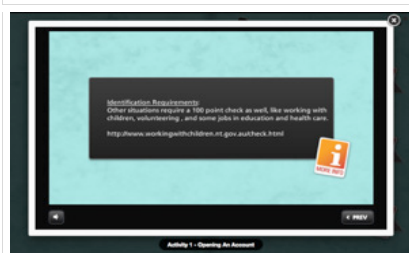
Types of identification

When opening a bank account, you need to have a number of pieces of identification, or I.D. This helps the bank to verify your identity every time you see them, as well as protect you from someone else using your identity. Different I.D.s have different values, all which have to add up to 100 points. These might include a Medicare card, birth certificate, or driver's license.



Extension

Types of identification and their point worth



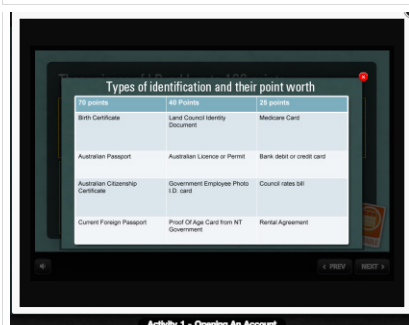
More Info

Identification Requirements:

Other situations require a 100 point check as well, like working with children, volunteering, and some jobs in education and health care.
<http://www.workingwithchildren.nt.gov.au/check.html>



These pieces of I.D. add up to 100 points.

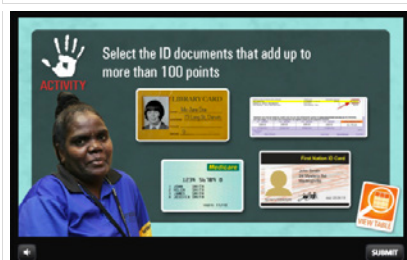


Types of identification and their point worth



Activity

Select two ID documents that add up to more than 100 points



Activity

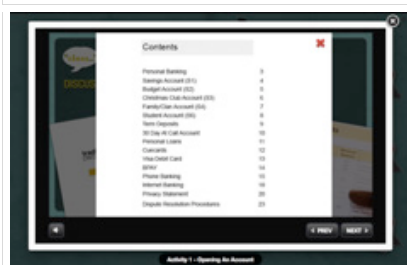
Select the ID documents that add up to more than 100 points



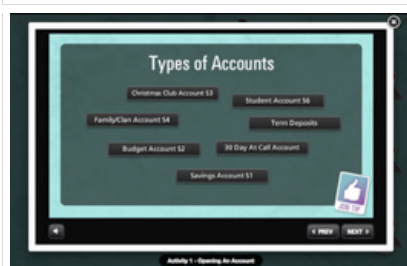
Discuss + Thinking

Can you find the savings account?

Raelene also has some brochures to help people choose an account. This table of contents shows you which accounts there are. Can you find the savings account?

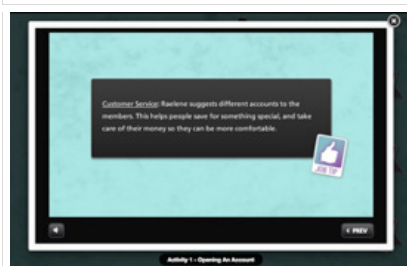


Contents



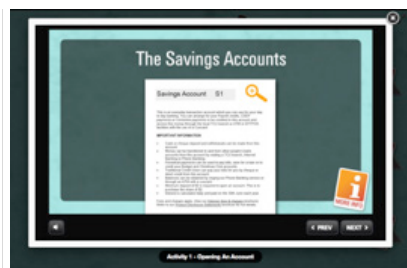
Types of Accounts

These are the different accounts available at the bank. There are a lot to choose from. Some hold your money for whenever you need it. Others help you save for something special, like a gift or car. When you are earning money, it is good to have an account that you can deposit your pay into.



Job Tip

Customer Service: Raelene asks members what they want to do with their money and suggests the account that suits them. This helps people save for something special, and take care of their money so they can be more comfortable.



The Savings Accounts

The savings account, or the 'S1' is the daily account that people can deposit their pay into.



More Info

Traditional Credit Union Personal Banking PDF

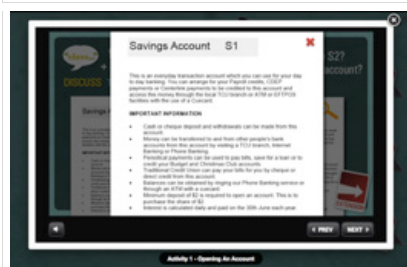


Savings Account S1



Discuss + Thinking

How is the S1 account different from the S2? What can the Savings account help people do? What can a budget do?



Savings Account S1



Budget Account S2



You want to save as much as possible for your trip to Darwin in 4 months time. You can afford to save \$120 every month. You already have \$100. How much money could you have to spend?
Use the savings goal calculator on this website to work it out.
Link to: [moneysmart website](#)

What is the interest rate on the S1? S2?
What is the monthly fee for an S1 account?

Interest rates

Savings Accounts transaction fees

More Info

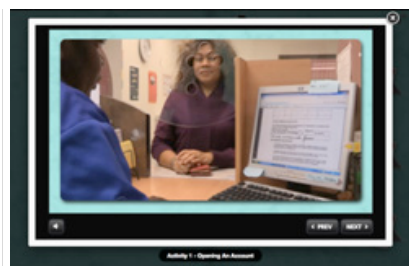
Interest:

Interest is the extra money paid on the total balance of your account. If you have \$1000 in your S1 Account, then you will earn 10 cents interest each year into your account. Some accounts pay more interest than others, depending on whether or not you can access the money in it.

Activity

Now help a member complete the bank account application form.

Note to Teacher: Real personal details need not be used in student's work.

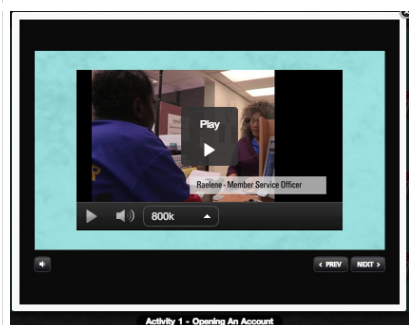


Now you'll see someone making a deposit in cash. Sometimes, people may want to deposit their pay as it comes in, in a cheque. Some employers do this for you. It is called direct deposit.



Job Tip

Confidentiality: Remember, all the information that the bank has about you is confidential and is kept private and safe in their information systems. Raelene has a responsibility to her members to protect their identities and personal information.



02:22 Minutes: Raelene - Member Service Officer

Raelene: You don't want any cash so deposits.

Do you know how to fill out a deposit form? Here, just put the account number, who you're putting money to and the surname and the amount here you just put your name, address, your date of birth and I.D. number and you sign here.

Customer (C) : So where do I put that?

Raelene (R): Here.

C: Is this my account?

R: Yeah. And your last name, family name, initial.

C: Can you show me please?

R: Just here, the total amount. Putting money in and your name.

C: My name?

R: Yes. Depositor's detail.

C: My date of birth?

R: Yeah. And I.D. number. If you don't have I.D. you can put your account number.

C: Account number?

R: Yes, the account number. And sign your name there.

C: And I sign here?

R: Yeah..That's it and I'll fill out the rest and you putting hundred dollar. Just put a stamp here. That's done your money is in the account. Thank you and have a nice day.

Activity

Here is a pay slip. Find the section on it that shows the total take home pay earned this pay period.

More Info

Gross Pay: What you make before tax is taken out or deducted. Taz pays for things like health care, education and transport.

Net Pay: The amount of pay you take home or receive in your bank account.

Superannuation: Savings to keep you comfortable when you finish working as an older person.

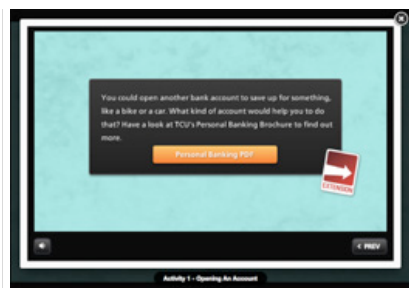
<https://www.moneysmart.gov.au>

Activity

Help complete the deposit slip with the required information.

Activity

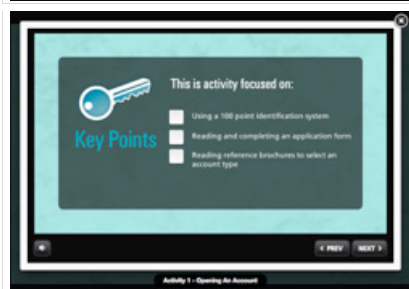
How much will be earned in six pay periods?



Extension

You could open another bank account to save up for something, like a bike or a car. What kind of account would help you to do that? Have a look at TCU's Personal Banking Brochure to find out more.

[Personal Banking PDF \(link\)](#)



Key Points

This activity focused on:

- Using a 100 point identification system
- Reading and completing an application
- Reading reference brochures to select an account type

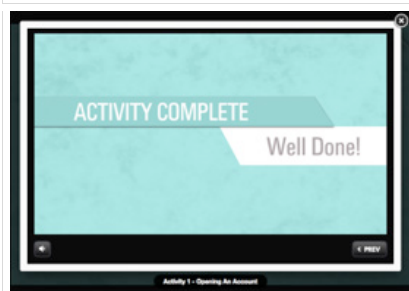
You've learnt about the 100 point identification system and selected the right combinations of identification required to open a bank account. You've helped complete an application form and thought about the different kinds of accounts available. You've also helped deposit pay into an account, where it will be kept safe for when the member needs to spend it.



Thinking + Discuss

Reflection

*Would you like to help people take care of their money?
How would you feel about helping people open accounts?
Would you be good at keeping people's details private?
Can you see yourself doing this kind of work?*

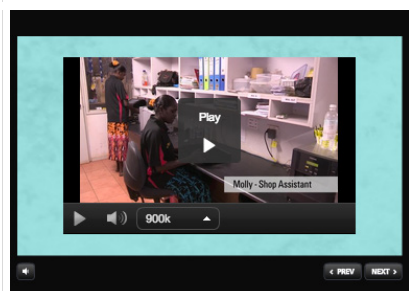
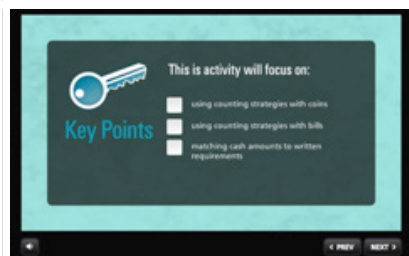
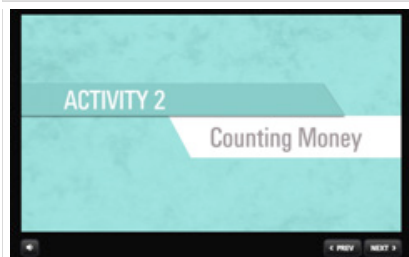


Activity complete

Well done!

Slide Image

Activity A2 Counting Money



ACTIVITY 2 Counting money

In this activity, you'll see Molly and Roslyn counting money at their workplaces. They have to check to make sure that the amounts of cash they have match the amounts their paperwork tells them.

Key Points

This activity will focus on:

- Using counting strategies with coins
- Using counting strategies with notes
- Matching cash amounts to written requirements

Molly and Roslyn count their cash at the beginning and ends of the day. In order to serve her customers, Molly needs to have a float, which is a stock of cash to make change with. Watch how she groups the coins to make it easier to count.

02:57 Minutes: Molly – Shop Assistant

This my till. Going to open the store at night. Here, I'm starting with 200 float here.

Text on screen: A float is what the assistants use to make change with at the register

That's money here, I got it's \$200. I'm going to check it if it's right. That's right, that's \$2 coins and they right, they \$80. That's \$80 coin. And \$2, that's \$80.

I think maybe, this one is \$25. That's \$25 there. That's the 10, and 20 and 5 there.

And now I'm counting the 50 cents pieces. It is \$12 and 0.50 cents. That's two, four, six, eight, ten, and \$12.50. That's right \$12.50, that's \$2 and forty. And 20s, I got \$2 and forty.

And 10 cents piece, I got one, two, three, four, five, six, \$7 and 30. And that's \$7 and 30. I have to count the last bit, it's \$2.50 that's five cents.

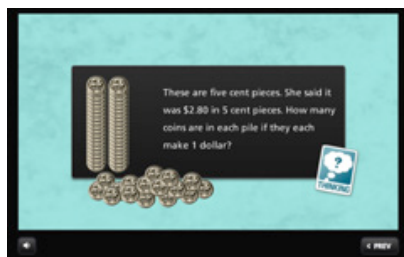
That's \$1 and that's \$2. I think it's, here it says 80 cents. Yeah, sixty, eighty. That's \$2.80. There, that's says \$2.80. That's the correct amount.

I'm going to add this. Yep, that's correct, look. That's 200 there it says.



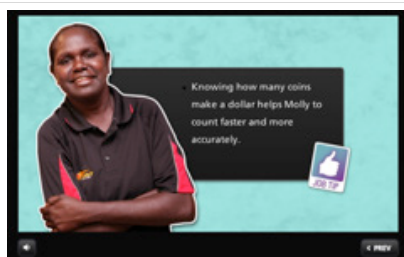
Counting in groups

When Molly was counting the coins she put them in piles. She needed to know how many of each coin she needed for each pile so she could count in one dollar, two dollar and ten dollar groups.



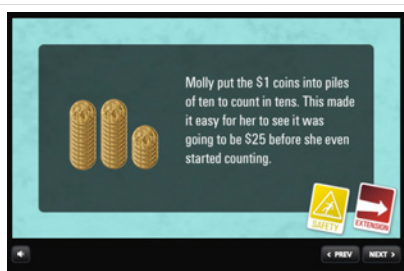
Thinking

These are five cent pieces. She said it was \$2.80 in 5 cent pieces. How many coins are in each pile if they each make 1 dollar?

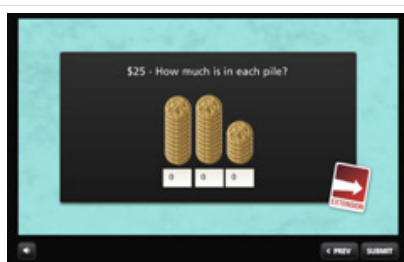


Job tip

Knowing how many coins make a dollar helps Molly to count faster and more accurately.

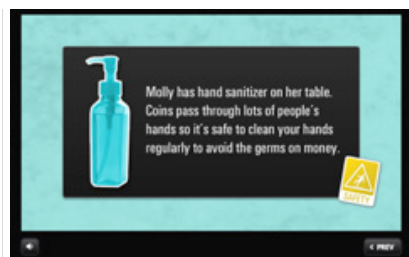


Molly put the \$1 coins into piles of ten to count in tens. This made it easy for her to see it was going to be \$25 before she even started counting.



Extension

\$25 – How much is in each pile?



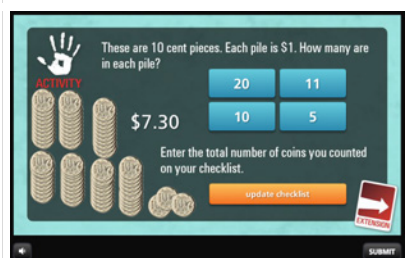
Safety tip

Molly has hand sanitizer on her table. Coins pass through lots of people's hands so it's safe to clean your hands regularly to avoid the germs on money.



Float Requirements

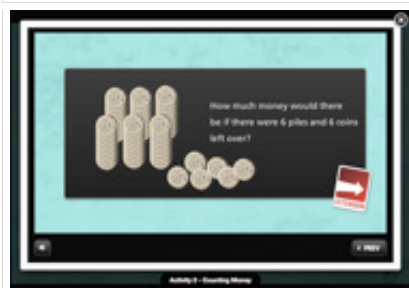
Molly also had a 'float list' in front of her while she was counting. This is the list her supervisor made for her to check her float against.



Activity

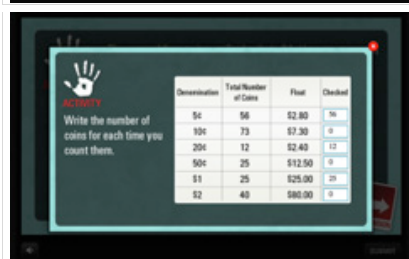
These are 10cent pieces. Each pile is \$1. How many are in each pile?

Enter the total number of coins you counted on your checklist.



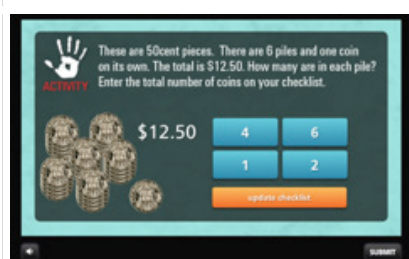
Extension

How much money would there be if there were 6 piles and 6 coins left over?



Activity - Checklist

Write the number of coins for each time you count them.



Activity

These are 50cent pieces. There are 6 piles and one coin on its own. The total is \$12.50. How many are in each pile?

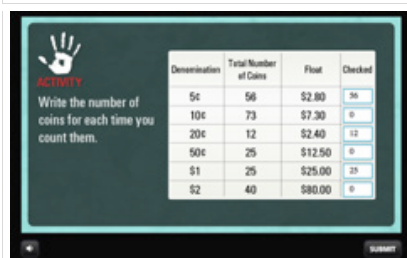
Enter the total number of coins on your checklist.



Activity

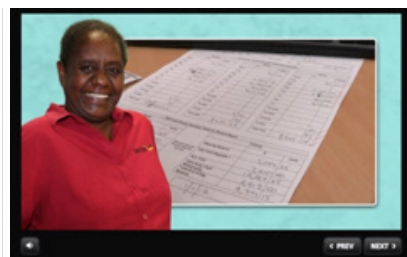
How many \$2 coins are in each pile if the total is \$80?

Enter the total number of coins on your checklist.

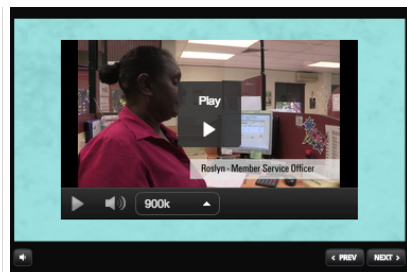


Activity - Checklist

Write the number of coins for each time you count them.



Roslyn needs to balance her stock of cash at the end of the day in the bank to make sure she has the same amount that is on the sheet her colleague completed. All the transactions of the day have been entered into the computer as they happened, so the cash in her tin also has to match the amount on the computer. Watch how she groups the bills in each bundle of money, and how she counts it.



03.19 Minutes: Roslyn – Member Service officer

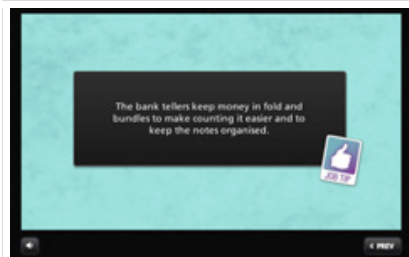
Okay, what I'm going to show you now is how we do the end of the day balance. We count our cash and record it in the paperwork and make sure we see all figures all balanced. That's why I'm just going to double check. One, two, three, four...eight, nine, ten. There. Into fifties. We count how many folds. Ten. Of ten folds. One, two three..eight, nine, ten. We make that as a bundle. So we do that like that. So that's a bundle. We call that a bundle of fifties. And those are the folds. So we count them make sure what she's counted is what I've counted.

So now I'm going to count all the twenties. Make sure everything right money and nothings added or lost. Make sure, yep, Now I'm gonna be counting the ten dollar notes. Have to be counting every note. And the last one, five dollar notes. I'll close the tin and we calculate it. Yep look at the closing balance and in the teller rec make sure when you've counted all you cash and calculated it make sure the figure comes up the same as on the computer. Write a big B and circle it, that means its balanced.



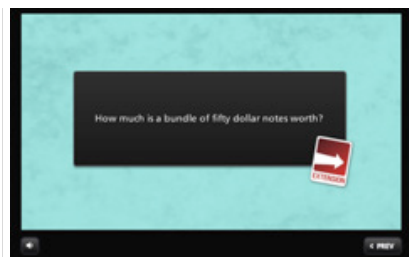
Folds and Bundles

Roslyn talked about 'folds' and 'bundles'. There are ten notes in each fold, and ten folds in each bundle.



Job Tip

The bank tellers keep money in folds and bundles to make counting it easier and to keep the notes organised.



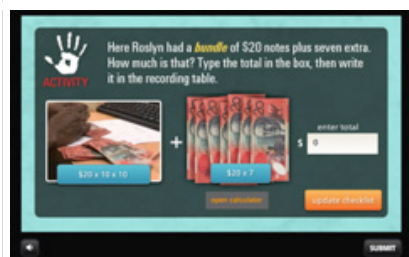
Extension

How much is a bundle of fifty dollar notes worth?



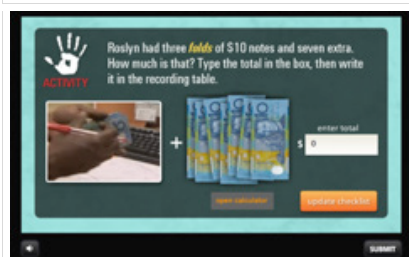
Folds and Bundles

Here Roslyn has a bundle and three folds of fifties. So altogether, she has \$6500.



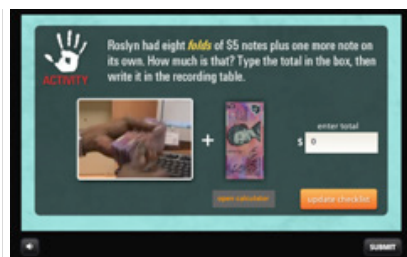
Activity

Here Roslyn had a bundle of \$20 notes plus seven extra. How much is that? Type the total in the box, then write it in the recording table.



Activity

Roslyn had three folds of \$10 notes and seven extra. How much is that? Type the total in the box, then write it in the recording table.



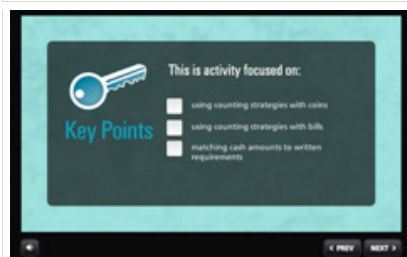
Activity

Roslyn had eight folds of \$5 notes plus one more note on its own. How much is that? Type the total in the box, then write it in the recording table.



Activity

Complete the list each time you count a different fold or bundle.



Key Points

This activity has focused on:

- Using counting strategies with coins
- Using counting strategies with notes
- Matching cash amounts to written requirements

Well done! You've checked a float by counting coins in groups. You've also checked the bank balance by using bundles and folds to count larger amounts of money and checked it against the amounts required on the lists.



Thinking + Discuss

Reflection

Are you good at counting in groups and being careful to check the totals?

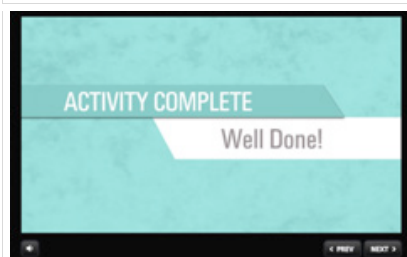
Would you like to be responsible for ensuring the bank's or store's money is counted properly?

How would you like to count money every day?

Are you good at counting in groups carefully?

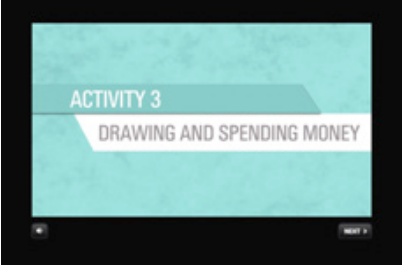
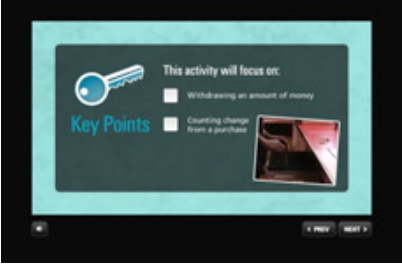
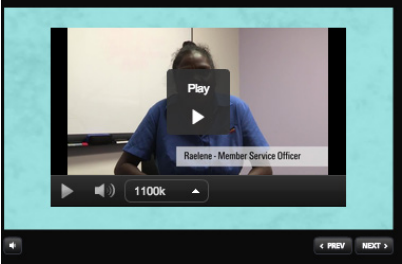
Would you like to be responsible for counting money properly?

How would you like to count money every day?


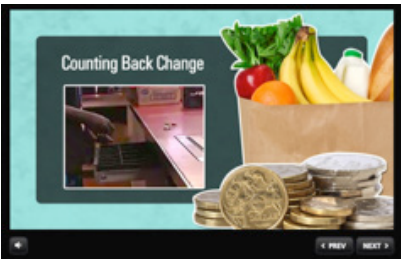
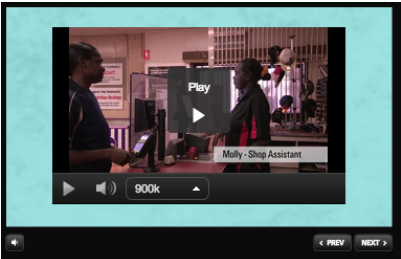
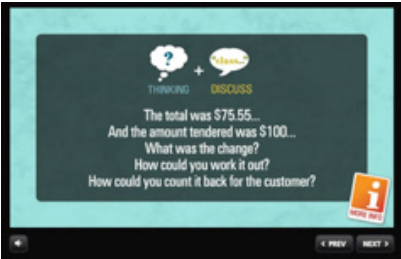
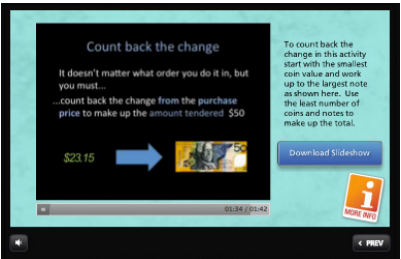


Activity complete

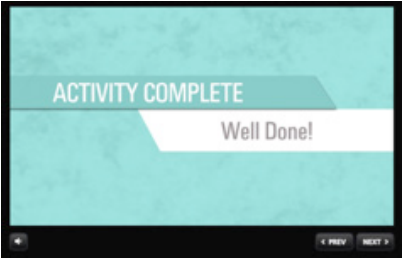
Well done!

Slide Image	Activity A3 Drawing And Spending Money
	<p>ACTIVITY 3 Drawing and Spending Money</p> <p><i>In this activity, you'll see Raelene help a member withdraw money and see Molly count change at the store.</i></p>
	<p>Key Points</p> <p>This activity will focus on:</p> <ul style="list-style-type: none"> • Withdrawing an amount of money • Counting change from a purchase <p><i>When withdrawing money from your account, you need to know how much you can afford to take out. Raelene helps people with this information when they withdraw money from their accounts. Later, you'll help Molly count back change at the store.</i></p>
	<p>02.12: Minutes: Raelene – Member Service Officer</p> <p><i>When our members come in and they want to withdraw money from their account, first we ask them what their account number and they give us their account number. We put the account number on screen and then we ask them their full name and date of birth and then we ask them for ID and then we give them how much money they give them total balance. How much available balance they got and then we give them a withdraw slip. They fill out their account number, their name, and the type of account, the amount and they sign it and we check the signature and the signature folder in the computer and then we do withdrawal and then we count the cash to ourself first and then we count again and then we count again to the members in aloud.</i></p>

	<p>Yeah, can I help you?</p> <p>Customer: I'd like to withdraw some money please.</p> <p>Just going to check her signature. That's right. Opening her account number, that's the account and that's the type of account. She needs to withdraw \$100 from S1. There, here \$100, fifty, \$100.</p> <p>Customer: Thank you very much, have a nice day.</p> <p>No worries.</p>
	<p>Know Your Balance</p> <p>When Raelene was helping her customer, she had to check their account details on the computer in front of her. This told her how much the customer had in their account, or their balance.</p>
	<p>Job Tip</p> <p>Knowing someone's bank balance is private information, so Raelene is in a position of responsibility when it comes to her job. She keeps this information private.</p>
	<p>Enter your details</p>
	<p>Activity</p> <p>The balance of your account is \$48.97. Select the amount needed to go shopping for bread, juice and eggs.</p>

	<p>Activity</p> <p>Complete your withdrawal slip for Raelene</p>
	<p>Counting Back Change</p> <p><i>Now at the store, you'll hear the total cost of the items bought. Watch how Molly counts back the money that is the change for her customer.</i></p>
	<p>01:24 Minutes: Molly – Shop Assistant</p> <p><i>That's \$0.75 cents please.</i></p> <p><i>\$4.35, \$10.75, \$15.60, \$25.85 and \$31.15, \$75.55.</i></p> <p><i><?> Twenty four, 10.</i></p>
	<p>Thinking + Discuss</p> <p>The total was \$75.55. And the amount tendered was \$100. What was the change? How could you work it out? How could you count it back for the customer?</p> <p><i>Sometimes a customer will pay for things with exact amount, so Molly wouldn't need to count back the change. The register also helps her by telling her how much is needed to go back</i></p>
	<p>More Info</p> <p>To count back the change in this activity start with the smallest coin value and work up to the largest note as shown here. Use the least number of coins and notes to make up the total.</p>

	<p>Activity</p> <p>Count the change back from \$10 tendered when the amount was \$5.60</p>
	<p>Activity</p> <p>Count the change back from \$50 tendered when the amount was \$30.75</p>
	<p>Activity</p> <p>Count the change back from \$100 tendered when the amount was \$75.55</p>
	<p>Key Points</p> <p>This activity has focused on:</p> <ul style="list-style-type: none"> • Withdrawing an amount of money • Counting change from a purchase
	<p>Thinking + Discuss</p> <p>Reflection</p> <p><i>Would you be good at managing money? Would you be interested in counting notes and change like in these jobs? How do you feel about helping others manage money?</i></p>



Activity complete
Well done!