



BANKING

Banking youth apprentices provide account services to customers. They also gain skills in business processes, lending and marketing.

Length of Apprenticeship: One or two years

COMPETENCIES

Youth apprentices work with a job site mentor to demonstrate the following competencies.

Year 1: Youth apprentices must complete a **total of 24** competencies. **Twenty-two** must be from the list below. If necessary, employers can substitute up to **2** competencies with other occupationally appropriate skills. Those skills should be added to the competency list for assessment.

Year 2: Youth apprentices must complete a **total of 10** competencies. **Nine** must be from the list below. If necessary, employers can substitute **1** competency with another occupationally appropriate skill. That skill should be added to the competency list for assessment.

YEAR 1	YEAR 2
1. Process transactions	1. Close deposit accounts
2. File transactions	2. Open deposit accounts
3. Follow cash management/handling procedures	3. Process credit card or loan payments
4. Process cash deposits	4. Respond to customer basic loan account inquiries
5. Process check deposits	5. Collaborate with marketing team efforts
6. Process withdrawals by cash	6. Assist to open new checking account
7. Process check transactions with cash back	7. Assist to issue certificate of deposit
8. Process transfers between accounts	8. Order credit reports
9. Respond to customer account inquiries and requests	9. Assist to preapprove consumer loan customer
10. Perform end of day drawer balance	10. Redeem US Savings Bonds
11. Issue cashier's/official check or money order	
12. Educate customers on additional financial institution products and services	
13. Follow security procedures	
14. Process night depository and/or incoming postal mail	
15. Place stop payment on check or ACH (automated clearing house)	
16. Investigate and resolve customer problems	
17. Process cash advances	
18. Change customer name or account title	

YEAR 1	YEAR 2
19. Add co-owner or authorized signer to customer account 20. Help a customer with account reconciliation 21. Wire transfer funds (Simulated) 22. Service automated teller machine (ATM) 23. Process checks 24. Process electronic check deposits	

REGISTERED APPRENTICESHIP BRIDGING OPPORTUNITIES

The following Registered Apprenticeship is available in this area:

- Financial Services

POST-SECONDARY PATHWAYS

There are several post-secondary pathway opportunities in this area. Following is partial list.

- Banking and Financial Services
- Financial Services Representative



YOUTH APPRENTICE INFORMATION

Youth Apprentice Name	
YA Coordinator	YA Consortium
School District	High School Graduation Date

Level One Requirements

Youth apprentices must complete ALL the items listed below. Check completed areas.

- Year 1 Competency checklist
- Employability Skills checklist (in this OJL Guide) or the DPI Employability Skills Certificate
- Related instruction equal to 1 high school credit or at least 3 college credits
- Minimum of 450 work hours

Level Two Requirements

Youth apprentices must complete ALL the items listed below. Check completed areas.

- Year 2 Competency checklist
- Employability Skills checklist (in this OJL Guide) or the DPI Employability Skills Certificate
- Related instruction equal to 2 high school credits or at least 6 college credits
- Minimum of 900 work hours

HOURS

Record the hours the youth apprentice worked

Total Hours Employed	Company Name	Telephone Number

SIGNATURES

The On-the-Job Learning Performance Standards Guide includes a list of competencies youth apprentices learn through mentoring and training at the worksite.

Instructions for the Worksite Employers/Mentors and School-Based or YA coordinators.

This document should be reviewed with the employer / mentor, school-based or YA coordinator on a regular basis with the youth apprentice to record progress and plan future steps to ensure completion of the required competencies. Mentors, school-based / YA coordinator, and the apprentice sign below.

Employer/Mentor Signature	Employer/Mentor Signature
Employer/Mentor	Employer/Mentor
Business/Company	Business/Company
Date Signed	Date Signed
School-Based and/or YA Coordinator Signature	School-Based and/or YA Coordinator Signature
School-Based and/or YA Coordinator	School-Based and/or YA Coordinator
School District or Organization	School District or Organization
Date Signed	Date Signed
Youth Apprentice Signature	Youth Apprentice Signature
Youth Apprentice	Youth Apprentice
School District / High School	School District / High School
Date Signed	Date Signed

YEAR 1 COMPETENCIES

First year banking youth apprentices must complete a **total of 24 competencies**. **Twenty-two** must be from the list below. If necessary, employers can substitute up to **2** competencies with other occupationally appropriate skills. Those skills should be added to the competency list for assessment.

Rating Scale

3: Exceeds entry level criteria | Requires minimal supervision | Consistently displays this behavior

2: Meets entry level criteria | Requires some supervision | Often displays this behavior

1: Needs improvement | Requires much assistance and supervision | Rarely displays behavior

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
1. Process transactions <ul style="list-style-type: none"> • follow proper identification and security policies • review customer account notes/profile in the system • use proper codes or transaction types • perform trial balance • correct errors • document errors and/or other customer related information • analyze for CTR (currency transaction report) and SAR (suspicious activity report) 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. File transactions <ul style="list-style-type: none"> • verify information, endorsements, authenticity, etc. prior to filing • file checks, cash, and coin in appropriately secured space • file receipts, orders, and any other documents with financially sensitive information in appropriately secured space as required • scan physical documents as required 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
3. Follow cash management/handling procedures <ul style="list-style-type: none"> • order cash/coin • verify cash/coin amounts • arrange and face monies in drawer according to denomination • perform trial balance • monitor cash/coin levels • post deposit to the vault for excessive amounts of cash/coin • wrap or bundle cash/coin as required prior to deposit to vault • order withdrawal from the vault for low amounts of cash/coin • verify amount of ordered cash/coin prior to placement in drawer • update movements of cash/coin from drawer as required in computer • keep cash/coin secure at all times during processing 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Process cash deposits <ul style="list-style-type: none"> • verify cash/coin amount • verify cash/coin authenticity and look for signs of counterfeit • verify account to be credited • prepare or validate deposit per policy • process deposit • issue receipt 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Process check deposits <ul style="list-style-type: none"> • verify endorsements • review check for completeness of information and look for signs of fraud • verify account to be credited • prepare or validate deposit per policy • process deposit • issue receipt 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Process withdrawals by cash <ul style="list-style-type: none"> • verify customer identification • verify signature • verify funds availability • process withdrawal • verify cash • tender cash • issue receipt 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<p>7. Process check transactions with cash back</p> <ul style="list-style-type: none"> • verify customer identification • verify endorsements • review check for completeness of information • verify check type (cashier’s, money order, business, government, personal, etc.) • follow check hold policy for check type • verify funds availability of on-us checks per company policy • verify cash • tender cash 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>8. Process transfers between accounts</p> <ul style="list-style-type: none"> • verify customer identification • collect account information from documents, customer, or computer • verify amount and account information for transfer • verify funds availability for account to be withdrawn • process withdrawal • verify account to be credited • process deposit • issue receipts 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>9. Respond to customer account inquiries and requests</p> <ul style="list-style-type: none"> • verify customer identification • review customer account notes/profile in the system • collect information from document or customer • locate information required using information system data • provide information securely • update information accurately as applicable • respond to customer questions • explain the “why” behind the institution’s policies • input customer information and print documents as required for services • obtain customer signature(s) when required • process physical documents of service • order financial institution cards, checks, etc., as requested • direct customer to applicable department when appropriate • establish timeline for request or resolution • follow up to ensure customer’s needs were met 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<p>10. Perform end of day drawer balance</p> <ul style="list-style-type: none"> • finalize daily work and batches • prepare and organize cash drawer • count money • scan/batch checks • complete teller balance sheet • analyze balance sheet for variances • identify transpositions or other balancing discrepancies • correct errors or notify supervisor of unresolved variances • finalize closing the drawer • secure cash and coin 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>11. Issue cashier's/official check or money order</p> <ul style="list-style-type: none"> • collect information required • review customer account notes/profile in the system • verify customer identification and funds availability for account to be withdrawn if applicable • process withdrawal • verify cash/coin authenticity for checks paid with cash • review check for completeness of information • collect any additional fees as required • post fees to appropriate account • complete required forms • create cashier's check or money order • explain the institution policies related to the check or money order • provide any applicable receipts for account withdrawals made 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>12. Educate customers on additional financial institution products and services</p> <ul style="list-style-type: none"> • listen to customer cues for additional products and services needed • explain products and services • suggest additional products and services that might meet the needs of the customer • respond to customer questions • direct customer to applicable department or online services when appropriate • follow up to ensure customer's needs were met 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<p>13. Follow security procedures</p> <ul style="list-style-type: none"> determine if the building is safe to enter maintain awareness of surroundings vary route to work maintain confidentiality of customer account information identify institution robbery procedures maintain current contact information with employer 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>14. Process night depository and/or incoming postal mail</p> <ul style="list-style-type: none"> retrieve items according to institution policy log items retrieved forward papers or mail to appropriate departments or persons process transactions according to institution policies 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>15. Place stop payment on check or ACH (automated clearing house)</p> <ul style="list-style-type: none"> receive check or ACH information from customer access customer account verify check or ACH transaction has not cleared account complete stop payment form and obtain customer signature if necessary enter stop payment information into appropriate system or refer customer to online services collect and process fee from customer place stop payment form in appropriate location 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>16. Investigate and resolve customer problems</p> <ul style="list-style-type: none"> interview customer to define problem access customer profile notes retrieve customer account information gather information needed to solve problem analyze customer's alternatives formulate solution; confer with other departments as necessary inform customer of status of situation and provide documentation if necessary submit copy of changes/solutions to financial institution if necessary 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<p>17. Process cash advances</p> <ul style="list-style-type: none"> • obtain credit card and valid photo identification from customer • run credit card through cash advance machine • enter amount of request • verify authorization of credit card • complete credit authorization document • obtain and verifies customer signature • process transaction according to institution policies • validate credit card copy if applicable • count currency back to customer or deposit into account • file documentation if required 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>18. Change customer name or account title</p> <ul style="list-style-type: none"> • receive customer request for change of name/account title • obtain and evaluate legal documents from customer • complete a name/account title change form if required • retrieve customer account information • print new signature cards and corporate resolution if necessary • obtain customer signature • update customer account and/or submits name/account title change to appropriate department • ask customer if he/she would like other financial institution products (e.g., debit card, ATM card, checks, etc.) changed and make requested changes 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>19. Add co-owner or authorized signer to customer account</p> <ul style="list-style-type: none"> • receive customer request for adding co-owner or authorized signer to account • retrieve customer account information • complete maintenance form and authorization form if required • obtain identification and other legal documents (if required) from co-owner or authorized signer added to account • complete new signature card and obtain signatures • update customer information or submit maintenance form to appropriate department • ask customer if he/she would like other financial institution products (e.g., debit card, ATM card, checks, etc.) changed and make requested changes 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<p>20. Help a customer with account reconciliation</p> <ul style="list-style-type: none"> inform customer of any service fees associated with reconciliation obtain personal identification from customer access customer account obtain most recent company statements compare checks that the financial institution has processed to customer check register and financial institution statement compare end balances between customer records and monthly statement verify deposits or withdrawals with customer records and monthly statement to determine any discrepancies such as missing transactions, transposed numbers, miscalculations, etc. check for deposits or withdrawals that are entered into the customer record but have not cleared the company reconcile accounts with appropriate credit or debit if company is implicated inform customer if further investigation such as retrieval of actual documents is necessary educate customer to manage account reconciliation in the future 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>21. Wire transfer funds (Simulated)</p> <ul style="list-style-type: none"> verify identification and authorization (corporate resolution/signature card) of customer verify funds available in customer's account when appropriate receive currency and fee payment from customer for currency transfer when appropriate receive transfer information from customer credit funds to account or general ledger send wire request to appropriate department or send funds electronically to federal reserve account ensure verification of transaction by appropriate parties 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>22. Service automated teller machine (ATM)</p> <ul style="list-style-type: none"> follow institution policy for entry to the ATM remove captured ATM cards if necessary remove deposit envelopes if necessary restock ATM with currency from vault when appropriate place deposit in appropriate bin 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
23. Process checks <ul style="list-style-type: none"> • proof and encode checks • scan checks electronically if applicable • prepare checks for shipment or storage 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Process electronic check deposits <ul style="list-style-type: none"> • retrieve electronic images • check for fraud • determine acceptance or rejection of items • post deposit or notify customer if rejected 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Substitute Competency (if you replaced a competency above, note the competency and rating) Click or tap here to enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Substitute Competency (if you replaced a competency above, note the competency and rating)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comments:			

YEAR 2 COMPETENCIES

Second year banking youth apprentices must complete a **total of 10 competencies**. **Nine** must be from the list below. If necessary, employers can substitute **1** competency with another occupationally appropriate skill. That skill should be added to the competency list for assessment.

Rating Scale

- 3: Exceeds entry level criteria | Requires minimal supervision | Consistently displays this behavior
- 2: Meets entry level criteria | Requires some supervision | Often displays this behavior
- 1: Needs improvement | Requires much assistance and supervision | Rarely displays behavior

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
1. Close deposit accounts <ul style="list-style-type: none"> • access customer account • verify account balance and any outstanding fees or items • determine account closure requirements • refer customer to appropriate personnel 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<p>2. Open deposit accounts</p> <ul style="list-style-type: none"> gather appropriate customer identification documents check applicant’s name for possible match to the Office of Foreign Assets Control (FAC) list verify ChexSystems and follow institutional policy for next steps obtain additional documentation if needed (e.g., credit analysis, history, application, etc.) complete customer account application order debit cards and personal checks provide copies of disclosures add appropriate notes to the customer profile 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>3. Process credit card or loan payments</p> <ul style="list-style-type: none"> determine eligibility of funds used for payment determine account and amount to credit enter effective date if appropriate process transactions according to institution policies 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>4. Respond to customer basic loan account inquiries</p> <ul style="list-style-type: none"> verify customer identification review customer account notes/profile in the system locate information required using information system data respond to customer questions direct customer to applicable department when appropriate follow up to ensure customer’s needs were met 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>5. Collaborate with marketing team efforts</p> <ul style="list-style-type: none"> cooperate with advertising teams, sales managers, and designers, to plan advertising strategies that will entice people to purchase service research new places to sell services assist with social media strategies follow marketing regulatory and institution policies suggest ways to improve services assist with production of advertisements and promotions with team consult with staff to arrange promotional campaigns in all types of media 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>6. Assist to open new checking account</p> <ul style="list-style-type: none"> obtain personal identification from customer collect funds to be deposited check applicant’s name for possible match to the Office of Foreign Assets Control (FAC) list verify ChexSystems and follow institutional policy for next steps 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<ul style="list-style-type: none"> ask customer fill out new account application if applicable input type of account enter account number and customer information educate customer on other financial institution products and services review disclosures and fees demonstrate online banking services deposit funds give customer starter kit or temporary checks, if applicable, along with terms and agreement complete check order order debit card and explain how they work prepare customer file if required and file in appropriate location 			
7. Assist to issue certificate of deposit <ul style="list-style-type: none"> obtain personal identification from customer explain CD options to customer input or update customer information if needed receive currency or check from customer for amount of certificate of deposit complete the transaction give copy of certificate of deposit to customer 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Order credit reports <ul style="list-style-type: none"> obtain customer request for credit report enter information needed for receiving on-line credit reports submit request review reports as appropriate 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Assist to preapprove consumer loan customer <ul style="list-style-type: none"> determine purpose of loan obtain signed customer application evaluate credit report calculate debt to income ratio calculate loan to value ratios 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Redeem US Savings Bonds <ul style="list-style-type: none"> verify month and series verify value of bond on appropriate chart/program ask customer to complete back of bond verify identification and social security number stamp front of bond with redemption stamp and complete appropriate information process redemption on computer verify bond amount on computer/calculator 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competency and Rating Criteria	Minimum Rating of 2 for EACH Check Rating		
	1	2	3
<ul style="list-style-type: none"> • count and give currency to customer • ask customer to sign interest earned statement • give customer a copy of interest earned statement • send signed interest earned statement to appropriate department 			
Substitute Competency (if you replaced a competency above, note the competency and rating)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Comments:			

RELATED INSTRUCTION

Indicate which related instruction courses the youth apprentice completed:

Level 1

Course Title	Credits	Location

Level 2 (If applicable)

Course Title	Credits	Location