Deposit Operations Specialist

Job Classification: Full-Time, Non-Exempt

Reports to: SVP/Deposit Operations Manager

Position Summary

This position will provide assistance to employees, officers, and other branch personnel via e-mails and phone calls. They will also assist with call center support, research of items in accounts, daily processing of wire transfers, ACH transactions, overdraft and exception items to include charge-offs, OD Protection (ODP), NSF's and general exception questions, and quality control of new and existing accounts.

Principal Duties and Responsibilities

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Provide customer support via call center to customers with online banking, debit card and account inquiries.
2. Process both incoming and outgoing wire transfers in accordance with bank policy and procedures.
3. Responsible for day-to-day support of deposit operational functions including; processing ACH files and working with mobile deposit transactions, including adjustments and returns.
4. Quality control for all new and existing accounts to ensure adherence to regulations, policies and procedures
5. Generate and review charge-off reports, submit charge-off accounts to SARMA and eFunds and maintain charge-off portfolio.
6. Receive, monitor, and resolve exception items in a timely and accurate manner.
7. Process all NFS items. Identify if to be paid or returned and process accordingly.
8. Assist bookkeeper with the review of large items, duplicate items, stop payments etc.
9. Handle research requests as needed.
10. Performs functions supporting ATM operations which include ordering currency to replenish ATMs, processing entries for replenishment and verifying reconciliation.
11. Assist with debit card/ACH unauthorized disputes including processing of provisional credit and completion of correspondence during the investigation.
12. Ensure accuracy of customers deposits corrections.
13. Responsible for internal verification. Daily duties assigned to verify accuracy of branch transactions (Stop payments, Cashier's Checks, Account Closing, etc.)

14. Responsible for research of legal correspondence including levies, garnishments, subpoenas, freezes etc.
15. Develop and maintain procedures manual for duties performed
16. Work as a team to support other personnel to ensure all processes and services are completed on time and accurately.
17. Perform all other related duties as assigned.
18. Complies with federal and state regulations and all established bank policies and procedures.

Other Responsibilities

- Support and promote the Bank vision, mission and core values, organizational structure and policies and procedures.
- Must have excellent analysis, observation and decision-making skills.
- Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
- Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; monitors own work to ensure quality.
- Meets productivity standards; completes work in timely manner; strives to increase productivity; works quickly.
- Completes tasks on time or notifies appropriate person with an alternate plan.
- Good interpersonal and communication skills, verbal and written.
- Ability to work under high pressure situations and a stressful atmosphere and remain composed.
- Consistently at work and on time; ensures work responsibilities are covered when absent.
- Possess a positive and professional attitude.
- Other duties as assigned.

Education and Experience Requirements

- High school diploma or general education degree (GED);
- Two (2) years of deposit operations banking experience preferred
- Proficient in Microsoft applications
- Ability to perform mathematical calculations quickly and accurately.