



## **Deposit Operations Specialist**

Job Classification: Full-Time, Non-Exempt

Reports to: Deposit Operations Manager

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### **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 assistance via call center, emails and online, for account inquiries, online banking product support, debit card support, and other bank service-related questions.
2. Receive, monitor, and resolve EFT Disputes in a timely and accurate manner and provide management reporting.
3. Assist with processing of both incoming and outgoing wire transfers in accordance with bank policy and procedures.
4. Assist with requests from branches via calls and emails
5. Assist with research of legal correspondence including levies, garnishments, subpoenas, freezes etc.
6. Assist with day-to-day support of deposit operational functions including; processing ACH files and working with mobile deposit transactions, including adjustments and returns.
7. Assist with Quality control for all new and existing accounts to ensure adherence to regulations, policies and procedures
8. Assist with reviewing ODP program, charge-offs and reporting.
9. Assist bookkeeper with the review of large items, duplicated items, stop payments, NSF, UIR etc.
10. Performs functions supporting ATM operations which include ordering currency to replenish ATMs, processing entries for replenishment and verifying reconciliation.
11. Responsible for internal verification. Daily duties assigned to verify accuracy of branch transactions (Stop payments, Cashier's Checks, Account Closing, etc.)
12. Develop and maintain procedures manual for duties performed
13. Work as a team to support other personnel to ensure all processes and services are completed on time and accurately.
14. Perform all other related duties as assigned.
15. 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.

### **Work Environment:**

- This is a full-time, entry-level position in a professional office setting.
- Training on loan administration processes, collateral management, and mail handling will be provided.
- Opportunities for professional development and advancement within the bank.
- A supportive and collaborative work environment focused on community banking and customer service.

### **Training Requirements:**

All employees are required to attend scheduled mandatory training, and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

**Community Involvement:**

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged to volunteer for bank sponsored activities, civic, charitable and community events and to be active in the communities we serve.

**Our Hiring Philosophy:**

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.

*Management reserves the right to change this position description at any time according to business needs.*