



JOB DESCRIPTION

Title: Deposit Operations Specialist
FLSA: Non-Exempt
Date: April 2021

Department: Operations
Reports To: Chief Technology Officer

Position Summary

Under the direction of the Chief Technology Officer, the Deposit Operations Specialist will perform various monitoring and processing tasks related to the day-to-day deposit operations of the bank. They will also provide excellent customer service to both internal and external customers by responding to inquiries and resolving operational issues and concerns in a timely manner. The Deposit Operations Specialist's job duties will include but are not limited to: responding to customer service requests, providing product and service support, monitoring and providing maintenance to customer accounts, processing transactions such as ACH and wire requests, non-posts, NSF check processing, document imaging, and account research. This position will also provide support for online products and assist in the installation of Remote Deposit Capture.

Primary Duties and Responsibilities

The following duties are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

- Embraces the bank's core values of servant leadership, persistence, curiosity, growth and listening.
- Provide outstanding customer service and support, primarily by phone, to external customers by responding to balance inquiries, debit card, online banking and deposit account questions and issues, remote deposit, wires and ACH, and other requests for assistance. Provide technical support and troubleshooting for a variety of programs and applications.
- Ability to identify, research, and solve problems in a fast-paced, team environment.
- Perform daily duties including but not limited to: ACH, wire transfers, non-post, qualified return items, non-sufficient funds (NSF), notification of change (NOC), check processing, subpoenas, garnishments, and levies.
- Review exception reports and monitor accounts, taking appropriate steps to address items on the reports.
- Provides internal support and assistance by serving as a resource on all deposit-related topics and concerns.
- Internal and external support for online banking to include consumer online product support, and business online banking. Treasury Management product setup and support.
- Perform daily account maintenance on both new and current accounts.
- Ensures documents are appropriately categorized and scanned.
- Create spreadsheets, procedures, policies, documents, and reports.
- Participate in cross-training as a backup to other positions within the department.
- Ensure confidentiality of bank and customer data.
- Completes required job specific training and attend ongoing training sessions, as required.
- Follows all bank policies, security, and internal control procedures, including but not limited to the Bank's Information and Security policy.

Additional Duties and Responsibilities

- Knowledge of bank policy, procedure, products and regulations, compliance required.
 - Responsible for an understanding of BSA/AML and OFAC policies as it pertains to wire transfers, ACH, international transactions, customer identification, and identifying suspicious activity and reporting it to the BSA officer.
 - Participation in annual all employee BSA/AML and OFAC training and additional training as it pertains to operational responsibilities.
 - Maintains up to date knowledge and develop professionally on a continuing basis. Participate in internal and external training and development opportunities as required.
 - Performs other duties as assigned or requested.
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Work Relationship and Scope:

Reports directly to the Chief Technology Offer. Works directly with Deposit Operations and Retail Banking. Works closely with other bank employees as necessary to ensure customer satisfaction. Works regularly with confidential Bank and customer information.

Measures of Performance

Quality, accuracy, reliability, friendliness, thoroughness and timeliness of services provided to internal and external customers; adherence to banking regulations and accepted audit procedures; ability to earn the trust and respect of employees and co-workers; effectively communicates and develops good working relationships with co-workers; professional workplace appearance and conduct; keeps Bank, customer, and employee information confidential; participates in training and appropriate professional development; reliability in reporting to work regularly and on time; understands and adheres to Bank policies and procedures; informs customers and potential customers of additional Bank services when appropriate.

Knowledge, Skills and Abilities Required

Requires a high school diploma or general education degree (GED) and at least two years of banking, clerical, or customer service experience; or a combination of education and experience. Proven ability to multi-task and make quick decisions. Effective time management, organizational skills, and strong attention to detail. Excellent interpersonal relationships and communications skills required to effectively work with all levels of management and employees. Must possess courteous and professional customer service attitude; technical ability to input and retrieve computerized information; excellent communication skills for interacting professionally with employees and customers; ability to maintain the integrity of highly confidential customer and Bank information; ability to deal effectively with time pressures and stress that can change hourly depending on level of customer activity; effective problem-solving skills, mathematical and analytical skills, ability to solve practical problems and interpret a variety if instructions given in writing and/or verbally.

Working Conditions

Work is performed primarily in a pleasant office environment with minimal chance for personal injury. Prolonged sitting and mental and visual concentration for computer usage required. May occasionally lift and move up to 20 pounds of office supplies and equipment. Some bending, turning, and twisting to file and retrieve documents. Hours worked are generally during normal business hours, with occasional after hour activities in support of the bank.

Employee Acknowledgement

This job description describes the general nature and level of work performed by employee assigned to this position. It is not to be construed as an exhaustive statement of duties, responsibilities, or requirement. Management reserves the right to change this position at any time according to business needs or to provide reasonable accommodations to qualified individuals with disabilities. In addition, the employee may be required to perform other job-related duties as requested by the supervisor. American National Bank Fox Cities is an Equal Opportunity Employer that does not discriminate based on actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status, sexual orientation, genetic information, arrest record, or any other characteristic protected by applicable federal, state or local laws.

Employee Name

Employee Signature

Date

Supervisor Name

Supervisor Signature

Date