

JOB DESCRIPTION

Title: Digital/Deposit Operations Leader

FLSA: Exempt

Department: Operations

Position Summary

The Digital/Deposit Operations Leader will provide leadership and oversight to the deposit operations department. Plans, organizes, and directs all activities for banking operations as they relate to deposit operations, debit card services, and core processing. Works closely with the COO, Chief Technology Officer and AVP Retail Banking Leader on the development and implementation of digital channel initiatives. Leads, develops, grows, and supports the deposit operations department while creating efficiencies to processes that result in time savings, risk reduction, or customer satisfaction/improvement. Desired AAP (Accredited ACH Professional) or ability to obtain. Expert knowledge of operations and compliance and regulatory requirements that are specific to this position.

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 servicing duties including but not limited to greeting customers, researching
 customer inquiries, fulfilling customer requests, and other customer needs to enhance retention. Monitors customer
 satisfaction by developing reporting metrics.
- Solution focus and listens to the idea of others. Makes sound and timely decisions and provides updates as needed.
- Provides daily oversight, leadership, and direction to the deposit operations team. Foster a culture of accountability, professional development, high performance, regulatory compliance, and ethical behavior through coaching, mentoring and utilization of the bank's Dignify and Performance Culture systems.
- Evaluates strategic and operational improvements to existing and potential services.
- Supports, enables, and executes digital banking strategies that improves the bank's competitive position in the
 market. Researches and presents recommendations for changes and improvements to the digital experience as
 appropriate.
- Ability to perform all operational duties, as necessary.
- Assumes responsibility and accountability for ensuring efficient and effective operation of deposit operations (electronic and mobile banking, wire transfers, check processing, debit/credit cards services).
- Ensures the ACH services, policies and procedures meet regulatory compliance through internal and external audits. Makes appropriate changes based on regulatory changes or audit findings.
- Assist Treasury Management (TM) to provide support in connection with TM products, services and systems including
 but not limited to: Account Reconciliation Service, Remote Deposit Capture Service and Business Deposit Products.
 Works closely and in collaboration with the AVP TM Officer to ensure the appropriate levels of support are being
 provided.
- Ensures procedures and policy manuals are created, maintained, and kept current.
- Collaborates with AVP Retail Banking Leader to ensure workflow consistency between retail and operations.
- Completes and attends training sessions recommended and/or required.
- Follows all bank policies, including but not limited to the Bank's Information and Security policy.



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Additional Duties and Responsibilities

Extensive knowledge of bank policy, procedure, products and regulations, compliance required

- Actively participates in bank functions and community activities as a representative of the bank
- Ability to perform all job functions of the deposit operations team
- 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

Supervisory Responsibilities

Carries out supervisory responsibilities in accordance with the bank's policies, procedures, and applicable laws. Responsibilities include but are not limited to providing continuous feedback and coaching; conducts performance development check-ins and reviews; ensures employees are thoroughly trained and knowledgeable on all bank products and service standards; participates in the interview, selection and onboarding of new employees; participates in terminations; addresses complaints and resolves problems.

Knowledge, Skills and Abilities Required

Requires a bachelor's degree in business, Finance or Accounting and a minimum of seven years of retail banking experience or operations experience; or a combination of education and experience. Demonstrated leadership ability to motivate and influence others. Proven success with project management, planning, and organizational skills. 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.

Working Conditions

Work is performed primarily in a pleasant office environment with minimal chance for personal injury. Occasionally, work may be performed remotely or offsite location. Prolonged sitting and mental and visual concentration for computer usage required. Must be able to lift and move up between 20 – 50 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.