

JOB POSTING

DATE POSTED:	FEBRUARY 1, 2019
POSITION:	DEPOSIT OPERATIONS CLERK
BRANCH LOCATION:	PERRY, GEORGIA
REPORTS TO:	DEPOSIT OPERATIONS MANAGER

Job Summary: Responsible for assigned back-office operational tasks within certain time frames on a daily basis. Investigate fraudulent claims, mitigate risks and research suspect items and/or transactions within appropriate time frames. Answer and assist branches with customer inquiries, education, research and updates as needed.

Job Requirements:

- High school diploma or equivalent
- Ability to work well with others in a close environment
- Basic experience, knowledge and training in all the Bank's operational, deposit and lending activities and terminology
- Basic computer skills including Microsoft Word and Excel programs
- Basic typing skills to meet production needs of the position
- Effective verbal, written and interpersonal communication skills
- Ability to deal with routine problems involving multiple facets, variables and situations where only limited standardization exists
- Good organizational and time management skills
- Ability to work with minimal supervision while performing duties
- Ability to define problems, collect data and research current and impending operational issues
- Contribute to the fulfillment of department and Bank objectives and goals
- Ability to exercise discretion and tactfully handle sensitive and confidential issues
- Strong problem-solving abilities
- Proficient knowledge of core application and ancillary product integration
- Recognize and adhere to guidelines provided for time sensitive functions being performed
- Recognize problems that may have customer or regulatory impact and escalate them to management
- Possess an understanding of bank processing and how the various processes and entries effect general ledger and customer accounts
- 3-5 years of banking experience, preferably in deposit operations

Specific Job Functions:

- Responsible for maintaining a working knowledge of all areas pertinent to your assigned duties by successful completion of any courses assigned on a timely basis.

- Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values and accepts responsibility for own actions
- Follows established bank policies and procedures, meets and adheres to audit standards. Supports the Bank's goals and values accordingly
- Assists and supports the Bank's branches and loan teams with customer service issues, and back office procedures related to deposits, product documentation and maintenance, correcting and maintaining multiple databases to ensure consistency of customer information.
- Process and completes debit card disputes and ACH disputes.
- Performs daily reconciliation of the following but not limited to: branch cash items, branch cash settlement, ATM's, Correspondent and FRB Settlements, ACH reconciliation, cashier checks, expense checks, non-posts, NSF's, etc.
- Processes and performs the following: ACH transactions, return item maintenance, outgoing and incoming returns, non-post, foreign item collections, larger item reviews, research and adjustments, stop payments, levies, subpoenas, IRA's, Reg D, Debit card, and Reg E.
- Writes reports using core software report writer
- Participates in required annual BSA/AML training
- Complies with BSA/AML policies and procedures including identifying and reporting suspicious activity and other job specific duties related to BSA.
- Assists in special projects and tasks for the department as directed
- Assists with other duties as assigned

Mental Requirements:

- Excellent oral and written communication skills
- Displays good presentation, interpersonal and organizational skills
- Has the ability to set priorities and meet deadlines
- Strong initiative
- Strong analytical skills
- Ability to work independently
- Ability to research regulatory laws

Physical Requirements:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

General Statements:

- SunMark Community Bank is an Equal Employment Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.
- This document is for informational purposes only and is not to be construed as an employment agreement or contract. SunMark Community Bank retains the right to amend or change the job description at any time without prior notice