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<b>Title:</b>	Deposit Operations Specialist	<b>Availability:</b>	Monday – Friday 8:00 a.m. – 5:00 p.m. 8:30 a.m. – 5:30 p.m. 9:30 a.m. – 6:30 p.m.
<b>FLSA:</b>	Non-Exempt	<b>Location:</b>	Hudson
<b>Department:</b>	Operations	<b>Reports To:</b>	Deposit Operations Supervisor
<b>Category:</b>	Full Time	<b>Date:</b>	April 18, 2017

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### **Position Summary**

The Deposit Operations Specialist is responsible for the daily processing of all types of transactions in a manner that meets regulatory requirements and minimizes potential financial loss for the bank.

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### **Primary Duties**

- Functions performed includes but are not limited to processing of: ACH, wires, ATM/POS transactions, internet banking , VRU, checks drawn on insufficient funds, returned deposited items, large dollar items, checking and savings non-posted transactions, stop payments and checks drawn on accounts classified as closed and/or dormant.
  - Under minimal supervision, performs account maintenance in a manner to meet required timeframes, based on system reports, queries, bank audit documents and forms received.
  - Supports the file maintenance, clerical, retention and reporting requirements for closed and dormant accounts.
  - Supports the implementation or set- up requirements for recurring transfers.
  - Performs related accounting, clerical, and customer service functions to support IRA's. Including the generation and mailing of client notices, letters, and required government forms and documents.
  - Provides information to internal and external customer requested verbally, in writing and electronically, such as copies of checks, deposits, statement, deposited items, or other general inquiries.
  - Performs adjustments through posting and entries to correct encoding, proofing errors.
  - Responsible for researching, documenting, and complying with requests for levees, warrants, affidavits, subpoenas and garnishments within the requested and legal time frame.
  - Accurately and timely processes NSF written off account tasks to minimize potential financial loss for the bank.
  - Monitors and processes past due safe deposit box rent.
  - Orders/verifies debit cards
  - Processes disputes per Regulation E
  - Understands and adheres to all Regulations pertaining to job duties.
  - Performs routine clerical and other duties as needed.
  - Maintains regular and predictable attendance, which may include working Saturday and, attending Branch meetings.
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### **Secondary Duties**

- Prepares standard and non-standard management reports as requested.

- Handles internal and external customers under circumstances requiring tact, diplomacy and confidentiality.
- Cross train and support functions within Deposit Operations.
- Maintains a working knowledge of, and comply with, all applicable banking regulations.
- Performs special operational projects as needed.
- Performs other duties as assigned.

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### **Supervisory Responsibility**

There are no supervisory responsibilities associated with this position.

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### **Minimum Requirements**

1. A minimum of 5 years banking experience, preferable in Deposit Operations. Branch banking experience helpful.
  2. Ability to work under strict deadlines.
  3. Strong technical capabilities.
  4. Ability to manage several ongoing tasks or projects simultaneously.
  5. Ability to read, analyze and interpret banking, state and federal banking compliance regulations related to lending and collections.
  6. Proficient with Microsoft Office products.
  7. Excellent organizational and time management skills.
  8. Ability to work with minimal or no supervision while performing duties.
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