



228 N 2nd Ave SW

Rome, Georgia 30165

(706-236-2123)

Job Description – Deposit Operations Specialist

Position title: Deposit Operations Specialist II
Exempt Status: Non-Exempt (hourly), full-time position
Reports to: Deposit Operations Manager

Position Summary: The Deposit Operations Specialist II performs centralized functions in support of the Deposit Operations Department to ensure the ongoing effectiveness of branch operations are in conformance with established Bank policies and procedures. Acts as a key contact for branches relating to deposit operational issues and assists in resolving issues impacting the branch's ability to provide prompt, responsive service to customers.

Key Duties and Responsibilities for Deposit Operations Specialist:

- Daily review of new account documentation including compliance, policy, procedure and system accuracy review for all new Checking, Savings, Certificates of Deposit and IRA accounts as well as new customer review
- Overall monitoring of scanned deposit documentation, maintenance reports and new or modified accounts for accuracy and initiate any exception tracking needed
- Backup for BSA monitoring and reporting. Utilize BSA software to help identify potential suspicious activity and escalate to BSA Officer for review. Assist with review of filed CTRs to ensure accuracy. Assist with other daily BSA driven reporting and review
- Able to perform a variety of duties including but not limited to internal and external support and servicing, balancing GL accounts, investigation of outages, handling overdrafts, processing unposted item repair and posted exception processing, stop payment review and item decisions, large item review, CTR and SAR filing and review of various reports
- Back up to other functions in Deposit Operations area including verification of wires, ACH Origination processing, Reg. E disputes, etc.
- Ability to take initiative and utilize sound judgment in decision-making and problem solving and involves Deposit Operations Manager/Compliance Officer as needed
- Work with Deposit Operations Manager in coordinating projects and to assist with creating efficiencies within the department
- Research issues or disputes as needed
- Assistance with Daily, Weekly, and Monthly Reporting as needed
- Assist in compiling information needed by auditors

Overall:

- Overall knowledge of Deposit Operations and functions handled within the department
- Assists in incoming phone calls and handle customer inquiries as necessary as well as assist our internal team members
- Build and maintain positive relations with all customers, potential customers, and co-workers.
- Comply with all department and company policies, procedures, and regulations.
- Complete other duties as assigned.

Knowledge, Skills & Abilities

- Minimum of 5 years Deposit Operations experience preferred and 2 years required
- Must possess good communications skills, both written and verbal, in relating to internal and external clients and contacts.
- Position requires high degree of accuracy and attention to detail
- Individual must exhibit ability to prioritize workday efficiently
- Individual must be able to handle conflict in a professional manner, exhibit professionalism in communication skills, and must be able to work under the pressure of deadlines
- Individual must be a self-starter, conscientious, and possess excellent typing skills