



## Deposit Operations Specialist

FLSA Status: Non-Exempt

[www.riverbankandtrust.com](http://www.riverbankandtrust.com)

### RB&T Mission Statement:

As a trusted partner and friend, River Bank & Trust helps our neighbors and the businesses in our communities to reach their financial goals.

### **Position Summary:**

Under the supervision of the Chief Operations Officer & Operations Manager, the Deposit Operations Specialist plays an integral role within the bank's operations department, by providing administrative support that aids in the daily business operations of the bank.

### **Essential Duties and Responsibilities:**

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. Please note the essential functions listed below are split among the Operations team, but all Deposit Operations Specialists are ultimately cross-trained in each area. The essential functions include, but are not limited to the following:

- Daily Exception and Non-Post processing
- Nonsufficient Funds (NSF) Decision Processing
- Fed Return/Chargeback Processing
- Performing Non-Post/NSF/Chargeback CUTS
- Print and Mail NSF and Fed Return notices to customers
- ACH Exception Processing (Returns and NOCs)
- Print and Mail Proof Correction Notices
- Process Bank Sweeps for Repurchase Accounts
- Online Banking Admins – provide support to employees and customers (as a backup to E-Banking)
- Process Incoming and Outgoing Wires (avg. 100 per day)
- Perform Wire Call Procedures
- Maintain and Review Wire Logs
- Activate and Monitor Dormant Accounts
- REG D monitoring
- AOD and REG E Processing
- Charge Off Account Processing and Reporting
- Charge Off Recovery Payment Processing and Reporting
- Closed Account Processing
- Process all fee refunds for the branches
- Branch Support and Research
- Fraud Dispute Processing – Checks/ACH/Debit Card
- Customer Support & Research
- Review Savings Bond Redemption records
- Process and review stop payments
- Maintain stop payment logs

- Process CD interest checks
- Scan / index forms to CenterDoc
- Process online account applications (NuFund)
- Prepare miscellaneous reports/data to Management as requested
- Other duties and/or special projects as assigned by Management

**Minimum Qualifications:**

- High School diploma or equivalent
- 1-2 years of banking experience preferred

**Skills, Abilities & Expectations:**

- Be familiar with and follow policy and procedures, and support Management's decisions and goals in a positive, professional manner.
- Stay abreast of regulatory requirements and complete annual compliance training applicable to the position
- Ability to apply general accounting knowledge processes (debits, credits, balancing)
- Assuring customer service is top priority whether internally or externally; treating customers and employees professionally, with courtesy and respect
- Ability to work in a fast-paced team environment, handle multiple tasks, and prioritize work
- Detail oriented and organized
- Excellent interpersonal and communication skills
- Integrity, discretion, and respect for confidential information are absolutely essential
- Willingness to adapt to change
- Work within a variety of different software and web applications
- Able to prioritize duties and effectively manage time
- Analytical and problem-solving skills
- Attend work on a regular basis, on time, and withstand varying degrees of stress
- Excellent interpersonal and communication skills
- Maintaining a professional, business-like appearance and demeanor
- Proficiency in Microsoft Office products to include: Word, Excel, and Outlook

**Physical Demands:**

The employee will occasionally lift and/or move up to 25 pounds. The employee will regularly sit; talk; hear; and use hands to finger, handle or feel. The employee will occasionally stand; walk; reach with hands and arms; climb and balance; and stoop, kneel, crouch, or crawl. Special vision requirements include close, distant, and peripheral vision; depth perception; and the ability to adjust focus. The noise level in the work environment is usually moderate. The work environment and physical demands are those of a standard retail branch setting. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

**Disclaimer:**

The above information has been designed to indicate the general nature and level of work performed within this job. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to the job. Incumbent must attend work on a regular basis, on time, and withstand varying degrees of stress. This position description describes the minimum selection requirements to qualify for the position. Promotion and other employment decisions are based on employer needs, being in good standing, fully competent performance, and other non-discriminatory subjects.