

**PERSONS BANKING COMPANY
BANK OPERATIONS SPECIALIST**

Job Title: Bank Operations Specialist
Department: Bank Operations
Reports To: Bank Operations Manager
FLSA Status: Non-exempt
Prepared By: Bank Operations Manager
Location: Perry, GA.

Summary Keeps records of financial transactions for establishment by performing the following duties.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

ACH operations– balance daily paperless item module (PIM) accounts, process death notifications, process manual notices of change and returns, verify pre-notifications.

Account documentation (retail) – verify new/updated account documentation has been scanned to Director and can be pulled at the account level. Maintain spreadsheet on missing items, contact retail staff on missing items, freeze account as needed if new account documentation not received in allowable time period.

Accounts payable – sort invoices received by mail/email and send to banks for approval, review invoices and employee expense reports received back from banks for approval, determine g/l accounts to charge, key items in APS, balance files, confirm entries in block, print checks, mail payments, scan invoices, and file paid invoices after they have been reviewed for sales & use tax owed.

Account verifications – complete account verifications received in paper format and online social security administration verifications.

Address changes – verify address change maintenance completed by retail banking, key address changes received from Customer Service Center.

Cash letters – review reports of invalid account numbers, return reference journal, VIE incoming duplicate items and process corrections as needed.

Check adjustments – research and process incoming/outgoing check adjustments to/from FRB.

Collection items/foreign items– process collection items/foreign items and clear credits received.

Correspondent bank fees/interest – key monthly analysis fees, interest on excess cash at FRB, interest on Fed Funds purchased/sold.

Customer inquiries – handle internal/external customer inquiries and resolve customer problems.

Death notifications – Flag affected portfolios and accounts. Verify social security deposits and other incoming ACH deposits on flagged accounts, return items to FRB if needed.

Dormant/Inactive accounts – daily management of dormant/inactive account activity, monthly reporting, monthly service charge and closure of eligible accounts, and annual submission to the state of abandoned property.

Exception Item Module (EIM) –daily processing of NSF, stop payments, and other non-post items for certificates of deposit, checking, general ledger, savings, loans, and safe deposit box applications.

FedLine – send/receive/verify wire transfers (verify outgoing wires remitted electronically and notify customer of incoming wires), order/ship cash, send/receive large dollar return notifications, daily management of account position with Federal Reserve Bank (FRB), balance money position report, key wires in excel, report excess daily cash to bank CEO and department head.

File Maintenance – under the direction of the department head – key file maintenance related to account exceptions, review retail file maintenance completed by retail/CSC staff.

FR2900 – report on basis required for PBC bank (weekly, monthly, etc.) cash, correspondent bank balances, and deposit account totals to determine reserve requirement at FRB.

Interest on Lawyers Trust Accounts (IOLTA's) – monthly review of IOLTA's, and quarterly reporting to the GA Bar.

Large Dollar items over \$10,000 – daily verification of items for correct signature, amount, date, etc., and return of item(s) through EIM if needed.

Mail –sort incoming mail for Operations Division from post office.

Money Orders – verify money orders sold, report weekly totals to Moneygram.

Printing – daily printing of checks and account notices, and mailing of items.

Legal requests – process receipt of Financial Institution Subpoenas, Garnishments, Levies, Notices of Delinquency, Summons, Subpoenas, US Treasury reclamations, and other miscellaneous legal requests received.

Rate changes – review rate changes received for bank officer approval. Key rate changes for PBC banks, verify changes keyed (process handled by two separate employees).

Reconcilements – daily/monthly reconciliation of ACH origination clearing, application balancing (checking, savings, CD's, loans, safe deposit box), A/R PBC banks, ATM, ATM suspense, correspondent banks, in process accounts, money orders, official checks, PIM, prepaid, proof of balancing, teller cash

Reg D Exceptions – daily review of Reg D exceptions, and completion of necessary steps for compliance.

Reg E disputes – process incoming ACH and debit card disputes to include entering disputes online, contacting customer and/or FiservEFT, keying provisional/final credit/debit and notifying customer of resolution.

Reports– monthly reporting and submission of backup withholding, Reg F, Sales & Use Tax.

Research requests – process research requests received, key fee per service charge schedule.

Return items from FRB – daily download of return items from FRB, key returns in EIM, scan/remit eligible items to checXchange, print and mail customer notices.

Return mail – manage return mail received including but not limited to sorting items, verifying accounts for address changes, notifying customers, flagging accounts, maintaining file per record retention.

Savings bonds – send redeemed savings bonds to FRB, and key interest addenda on customer's portfolio.

Stop payments – verify stop payments received from CSC and retail staff, key corrections needed, maintain file according to record retention policy.

Wholesale CD funding – under the direction of the bank CEO's, CFO, and department head - handle the new account setup (type up new account documentation in C1), process account verification requests, process account rollovers/closings, and other miscellaneous tasks involved with the wholesale portfolio.

Competencies Ability to apply common sense understanding to carry out instructions furnished in written or oral form. Ability to deal with problems involving several concrete variables in standardized situations.

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

High school diploma or general education degree (GED); and one to three years related experience and/or training; or equivalent combination of education and experience.

Proficiency in typing and working knowledge of computer terminals
Entry level knowledge of Microsoft Word and Excel
Banking experience helpful

Computer Skills - Microsoft Word and Excel, Ten Key calculator, APS software helpful

Physical Demands 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.

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel; reach with hands and arms and talk or hear. The employee is frequently required to walk. The employee is occasionally required to stand. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision, color vision and ability to adjust focus.

Forward resume to:

humanresources@personsbanking.com