

Deposit Operations Manager

WestSide Bank located in Hiram, GA. is seeking a Deposit Operations Manager. This position directs the deposit operations function to ensure that it is operating effectively and efficiently. Responsible for maintaining accurate records of the Bank's and customer's accounts. Supports the retail division with research, non-post processing, electronic funds processing, posting/maintenance of accurate tax information and year-end tax processing. Ensures compliance with corporate policies and procedures. Reviews internal records and acts upon suspicious/criminal activity as appropriate and maintains thorough and accurate records of this monitoring and reporting activity.

Essential Functions include the following. Other duties may be assigned.

1. Performs internal account reconciliation/review/research and correction.
2. Manages and processes all electronic funds i.e., Wire Transfers, ACH and Debit Cards – incoming, outgoing, file transmissions, and research.
3. Performs account maintenance.
4. Debit Card/ATM Card program maintenance.
5. Year-end processing (all tax forms).
6. Makes appropriate GL entries.
7. Handles fraudulent check research issues.
8. Resolves item processing issues.
9. Handles all exception items (NSF, charge-backs, non-posts, cash letter issues – domestic and international, etc.).
10. Serves as a liaison with Fidelity.
11. Processes Accounts Payable.
12. Maintains wire transfer policy and strong controls over wire transfers.
13. Prepares and submits various reports for the Bank as required by regulatory agencies and senior management.
14. Adheres and enforces Bank policies and procedures.
15. Identifies and recommends changes and new procedures to eliminate control weaknesses in practices and procedures.
16. Review appropriate reports to identify customers who may be kiting suspects, repeat overdrafts, or customers that continually draw against uncollected funds – working with senior management and department managers to determine actions necessary to protect the Bank against possible loss.
17. Oversee collections of overdrawn accounts and account charge offs.
18. Oversee printing and distribution of CD interest checks and notices.
19. Works with internal and external auditors as well as regulators.
20. Responsible for creating new deposit compliance policies and procedures as required. Annually updates critical policies for Board approval. Makes necessary changes to existing policies as regulations change.
21. Responsible for tracking and escheating dormant accounts.

Additional Responsibilities

1. Ensures department functions are completed in accordance with established policies, procedures, requirements, and related legal standards.
2. Stays informed of new and improved technologies for the overall operating efficiency of the Bank.
3. Supports the retail and loan departments with research and reporting, creates reports, etc.
4. Oversees all deposit operations projects.
5. Serves as a resource to all departments to solve operational problems.
6. Assists the Chief Financial Officer when needed.
7. Completes required reports and records accurately and promptly.
8. Keeps management informed of area activities and of any significant problems or concerns.
9. Contributes to the fulfillment of the Bank objectives and goals.
10. Ensures that all confidential information in the work area is properly secured each day.
11. Maintains privacy of customer account information.
12. Performs other duties, as assigned.

Other Primary Contacts

This position will also interact with a broad cross section of bank management to implement plans and procedures. This position will also have some interaction with Branch Managers, Branch employees and Compliance.

Interested and qualified candidates should send resumes to RThomas@westsidebank.net.