



JOB DESCRIPTION

POSTION TITLE: Deposit Operations & Risk Management Associate

REPORTS TO: Vice President Deposit Operations & Compliance

STATUS: Non-Exempt/ Full Time

This position, as well as all NVB positions, is responsible for carrying out the Bank's mission statement:

"We will build better communities by helping our neighborhoods and small businesses grow and prosper through the delivery of quality financial services."

Essential Duties and Responsibilities:

- Phone calls assisting – Customers and internal employees/branches as well as Vendors.
- Perform UBB/Second Day Balancing activities.
- BSA/AML activities including working Verafin Alerts as needed and backup for CTR review and submission and/or verify CTR's to Verafin.
- Unclaimed Funds activities including; account review, customer communications and file remittance to the State of Ohio as required.
- OOPS Program Manager, utilizing Strunk System including; customer review and communication distribution along with uploading Strunk File as needed.
- Cash Monitoring & Ordering, balancing cash sheets daily, including sending emails as required.
- Monitoring & Tracking Over and Short activity.
- Timely Review of Notice of Delayed Availability Forms – the day received.

- Review Daily ACH File for Mis-Matched Names.
- Consumer Account Review. *As needed*
- Assistance with various Retail Staff training activities when requested.
- Printing of batch checks as required.
- Perform General Ledger entries as needed (including cash shipments as backup).
- Processing rejects and returns on customer's accounts, applies pay/no pay decisions with regards to overdraft deposit A/C's. *Backup*
- Perform IRA related back-office operations. *Backup*
- Responsible for processing ACH return items. *Backup*
- Responsible for processing In-clearing load errors. *Backup*
- Verify checks over \$2499.99 are authentic and properly endorsement using E-Vision. *Backup*
- Process incoming returned checks, applies independent judgment pay/no pay overdraft decisions. *Backup*
- Mail overdraft notices and charges for overdrawn accounts. *Backup*
- Balance ACH In-clearing report and Check In-clearing report. *Backup*
- Process address changes and file maintenance requests. *Backup*
- Verify new and closed deposit accounts. *Backup*
- Verify/Process Wire Transfers. *Backup*
- Provides support to other areas of electronic banking, i-Banking, mobile banking, and branch operations, including assistance in handling checking accounts, reports, telebanking, and assisting customers by phone on any inquires relating to their accounts as needed.
- Assists customers with online banking/bill payment questions/con. *As Needed*

- Assist's frontline bankers with regard to transactions requiring supervisor override.
- Assist customers with account inquiries.
- Monitor specific commercial accounts for customer service transactions needing to be processed. *As needed*
- Monitors Inactive/Dormant accounts. *Backup*
- Performs file Maintenance on card numbers, PIN numbers, monetary limits, and MasterCard check card/ATM messages on the system. *As needed*
- Process Debit Card Related Charge-Backs. *As needed*
- Sorts & Files transaction related documents. Loans, Deposits, G/L, etc. *As needed*
- Balances ATM's and physically adds cash as needed. *Only required if Electronic Banking personnel within the department is not available.*
- Verify/Process ACH Origination Files. *Only required if Electronic Banking personnel within the department is not available*
- Performs Enterprise-wide Surprise Cash Audits. *Backup*
- Maintains the privacy of customer information and the security of all records
- Adheres to organizational policies and procedures
- Understands and adheres to the responsibilities associated with BSA /AML/OFAC in relation to job performed
- Conduct work relationships/interactions professionally with customers, supervisors, coworkers and others:
 - Maintain high levels of confidentiality
 - Conduct conversations in a professional manner
 - Dress in accordance with bank policy
 - Successfully attend and complete all mandatory and elective training
- Maintain extensive contact with customers, the public and the community, conducting relationships that will enhance the overall marketing effort of the bank.

- Participate in community organizations and events to enhance the image and reputation of the financial institution in the communities it serves or plans to serve.
- Assumes any and all other responsibilities assigned

STAFF GUIDELINES:

- All team members will commit and adhere to the bank's **CORE VALUES** while performing the essential duties and job responsibilities of the position:
 - Accountability
 - Community
 - Communication
 - Teamwork
 - Integrity
 - Knowledge

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 equivalent
- 3-5 years of relative experience / training
- Basic banking knowledge / experience a plus, but not required
- Cash handling and customer service experience a must
- Strong customer service skills

Other Skills:

- Ability to work independently and in a team environment, with limited supervision, and be a self-starter
- Must possess excellent organizational skills
- Ability to react to stressful situations with professionalism while remaining calm
- Must be tolerant of all personality types of clients, customers, employees, vendors and others

Physical Demands:

- Must be able to sit, stand, and walk; reach with hands and arms; use hands; talk and hear; lift or move up to 25 pounds; may occasionally need to stoop or kneel.

The physical demands described here are representative of those that must be met by the employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

This job description has been read and approved by:

Employee Signature

Date

Supervisor Signature

Date

Human Resource Officer

Date