

# Oakwood Bank Job Description

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**JOB CODE:**

**JOB TITLE: Deposit Services  
Specialist**

**DEPARTMENT: Deposit Services**

**DIVISION: Corporate Services**

**FLSA: Non-Exempt**

**DATE OF REVISION: June 2, 2020**

1. PRIMARY FUNCTION

Provides a wide range of support to Deposit Services Manager and all other Bank departments. This position is responsible for monitoring and processing all items related to the Deposit Operations of the Bank.

2. ESSENTIAL DUTIES AND RESPONSIBILITIES

- a. Reconcile exception processing items including but not limited to: Un-Posted transactions, Stop Payments, Insufficient funds transactions, return deposited items, balancing suspense accounts.
- b. Assist in the managing of daily workflow and operations of the department and handle complex business issues relating to products such as debit cards, wire services, branch services, online banking and core system functions.
- c. Responsible for processing foreign items sent for collections
- d. Responsible for handling all ATM and debit card dispute matters in a timely matter
- e. Process ACH returns, check returns and encoding errors in a timely manner as these are time sensitive items
- f. Research and process all Reg E ACH Disputes. Obtain customer signatures, work with originating banks, and provide all necessary customer credits in a timely manner that complies with Regulation E and minimizes charge-off losses
- g. Serves as wire transfer processor
- h. Process daily account maintenance requests in accordance with Bank policy and file properly.
- i. Responsible for processing daily reports and settlements as delegated by the Deposit Services Manager.
- j. Work with department and other Oakwood Bank team members to provide phone, email, and in-branch support for Operations Support department responsibilities, using various systems such as vendor card systems, vendor online function support systems and vendor wire systems.
- k. Research and solve external and internal customer questions, problems, and complaints in a proactive and urgent manner.
- l. Responsible for monitoring new account documents and handling account exceptions.
- m. Perform stop payment review, modifications of account profile information maintenance review, etc.
- n. Reviews and verifies daily/monthly reports including not limited to: Excessive transactions (Reg D), Dormant/Inactive, Debit Card Fraud, Compromised Cards, Online banking master file maintenance
- o. Performs daily large dollar review
- p. Report discrepancies immediately to the Deposit Operations Manager and assist in clearing discrepancies.
- q. Assist with processing levies, garnishments, and subpoenas requests
- r. Responsible for providing back up to all other Deposit Operations Specialists and perform all

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## JOB CODE:

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duties as assigned

- s. Process 1099INT corrections

## Education/Experience:

High School diploma or equivalent, and 3-5 years related experience or equivalent.

## Knowledge, Skills and Abilities:

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- Effective interpersonal relationships with management and team members.
- Ability to perform tasks quickly and accurately.
- Basic Mathematical Skills.
- A thorough understanding and application of all policies, procedures and regulations pertaining to the work of a Deposit Operations Specialist.
- Ability to operate in a team environment to accomplish shared goals.
- Ability to effectively manage time as related to daily tasks.
- Ability to solve practical problems and interpret a variety of instructions furnished in written, oral or schedule form.
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor
- Knowledge of ACH NACHA (National Automated Clearing House Association) Operating Rules is required
- Fiserv Premier core system, Servicepoint, Client Central, Client Workstation and Retail Online.

## 3. KNOWLEDGE AND EXPERIENCE REQUIRED

### a. EDUCATION:

High School education or equivalent required.

### b. LICENSES OR CERTIFICATIONS REQUIRED:

None.

### c. RELATED WORK EXPERIENCE:

Two (2) years; banking experience preferred.

Previous experience in Debit card operations.

Must be detail-oriented and possess the ability to trouble-shoot, initiative to solve problems and follow through on issues.

Demonstrated computer proficiency (e.g. Microsoft Office, Internet, Spreadsheets).

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4. **PHYSICAL DEMANDS** - Please check (✓) the areas that predominately apply.

<b>PHYSICAL FACTORS</b>	<b>CARRYING</b>
<input checked="" type="checkbox"/> Standing Stationary	<input type="checkbox"/> Up to 10 lbs.
<input checked="" type="checkbox"/> Standing/Moving About	<input type="checkbox"/> 10 - 20 lbs.
<input checked="" type="checkbox"/> Sitting	<input checked="" type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Climbing	<input type="checkbox"/> 50 - 100 lbs.
<input checked="" type="checkbox"/> Bending (stooping/crouching)	<input type="checkbox"/> 100+ lbs.
<input checked="" type="checkbox"/> Kneeling	
<input type="checkbox"/> Crawling	
<input checked="" type="checkbox"/> Reaching	<b>LIFTING</b>
<input checked="" type="checkbox"/> Handling	<input type="checkbox"/> Up to 10 lbs.
<input checked="" type="checkbox"/> Talking	<input type="checkbox"/> 10 - 20 lbs.
<input type="checkbox"/> Driving	<input checked="" type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Smelling	<input type="checkbox"/> 50 - 100 lbs.
	<input type="checkbox"/> 100+ lbs.
<b>HEARING</b>	<b>PUSH/PULL</b>
<input checked="" type="checkbox"/> Normal Noise Level	<input type="checkbox"/> Up to 10 lbs.
<input type="checkbox"/> Occasional Loud Noise	<input type="checkbox"/> 10 - 20 lbs.
<input type="checkbox"/> Constant/Very Loud Noise	<input checked="" type="checkbox"/> 20 - 50 lbs.
<input type="checkbox"/> Constant Low Level Noise	<input type="checkbox"/> 50 - 100 lbs.
	<input type="checkbox"/> 100+ lbs.
<b>HAZARDOUS CONDITIONS</b>	<b>VISUAL DEMANDS</b>
<input type="checkbox"/> Respiratory Irritants	(indicate yes or no)
<input type="checkbox"/> Skin Irritants	<input checked="" type="checkbox"/> Vision Essential
<input type="checkbox"/> Allergic Irritants	<input type="checkbox"/> Vision Not Essential
<input type="checkbox"/> Wet Work - Hands	
<input type="checkbox"/> Wet Work - Feet	
<input type="checkbox"/> Operation of Heavy Equipment	<b>ENVIRONMENTAL DEMANDS</b>
<input type="checkbox"/> Climbing Ladders	<input checked="" type="checkbox"/> Indoor
<input type="checkbox"/> Working in High Places	<input type="checkbox"/> Outdoor
<input type="checkbox"/> Use of Electrical Equipment	<input type="checkbox"/> Hot Environment
<input type="checkbox"/> Use of Sharp Utensils	<input type="checkbox"/> Cold Environment
<input type="checkbox"/> Exposure to Blood and Bodily Fluids	<b>OTHER</b>
	<input type="checkbox"/>

The preceding is intended to describe the major requirements and the major duties which comprise the framework for this job. It is not to be construed as an exhaustive statement of all the duties, responsibilities or requirements. Oakwood Bank. retains the discretion to add or change the job duties at any time.

**APPROVALS:**

\_\_\_\_\_  
INCUMBENT EMPLOYEE

\_\_\_\_\_  
DATE

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TEAM LEADER

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DATE