

Job Profile



Job title: Operations Specialist
Department: Deposit and Loan Operations
Reports to: Bank Operations Manager
Supervises: N/A
FLSA Status: Exempt

Position Summary:

The Operations Specialist is responsible for the daily operational aspects of the Deposit and Loan Operations Department. This position consistently supports the Operations Manager in direct support of the retail branch and loan department activities to ensure the departments runs smoothly and efficiently. Promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services. The person in this role will help build bridges in relationships, and getting information to where it's needed, creating community.

Essential Functions: *The following are indicative of the essential functions required to perform this job successfully. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This profile is not intended to be all inclusive of tasks and responsibilities required; it provides a description of the critical responsibilities associated with this position.*

Deposit Operations

- Responsible for the accurate processing of system changes on deposits and loans.
- Handles NSF/Exception Item Processing, Wire Origination, ACH Origination, GL/Bankcontrol Reconciliation, Certifications, EFT Fraud Reviews, Foreign Item processing, Dormant check handling, Check Adjustments, Returned Items, Large Item Review, IOLTA/IRETA remittance, Research Requests and other duties as needed.
- Provide support to branch staff, point of contact for escalation of operational issues.
- Process EFT disputes, provide debit card support to branch staff, and perform card maintenance. Ensure satisfactory or higher Reg E audit results.
- Levy, Garnishment and Subpoena processing.
- Provides back up Internet Banking and Treasury Management administrative support
- Ensures compliance with all Bank policies and procedures, as well as applicable state and federal banking regulations including but not limited to: BSA and OFAC requirements, Regulation E, Regulation GG, and ACH Rules.
- Ensures accurate completion of related operational reports initiated by the Bank's data processor along with internal reports.

- Balances teller differences as it relates to general ledger accounts; maintains accurate teller balancing records.

Loan Operations

- Performs all loan department function responsibilities including, but not limited to; running credit reports and conducting account research; processing consumer, commercial and real estate loan payments and advances; reviewing loan approvals for completeness; generating loan documents; preparing and sending commitment, engagement, auction and decline letters; boarding loan documents on the Bank's computer systems; maintaining credit files; and closes paid loans and terminates collateral when applicable.
- Ensures efficiency of loan processing and that loans are processed and completed according to established policies and procedures. Also ensures that all loans are processed within compliance laws and banking regulations.
- Process required pre-disclosures and/or disclosures in accordance with governmental regulations including, but not limited to truth-in-lending regulations, RESPA, and flood determinations.; call back procedures related to loan boarding on a daily basis; assists in the preparation of monthly board reports; provides support for various special projects as directed.
- Analyzes and processes all incoming draws, reviews documentation for proper approvals and makes loan disbursements to voucher control company or borrower in accordance with contracts.
- Monitors collateral addenda and other tickler system to ensure proper receipt of UCC, Deeds of Trust, and Title Policy filings and other documentation.
- Answers the telephone; responds to routine loan officer or customer inquiries relative to account balances, loan balances and payoff requests.
- Processes, solves and answers difficult customer transactions, problems or inquiries.
- Assumes responsibility for loan processing, closing and servicing in the absence of staff members or in overload situations.
- Manages daily scanning process for loans and other loan documentation.
- Manages escrow process including escrow payments and annual analysis statements

Requirements:

Education/Experience-

- High School diploma/GED
AND
- 3+ years related experience and/or training in a financial institution

Skills & Competencies-

- Intermediate experience, knowledge and training in branch operation activities, terminology and products and services

- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies
- Basic skills in computer terminal and personal computer operation; mainframe computer system; and word processing, spreadsheet and account opening software programs
- Exceptional customer service
- Effective and excellent verbal, written and interpersonal communication skills
- Skilled to prioritize work, while handling multiple tasks
- Excellent attention to detail and organizational skills
- Able to function as a team player
- Great time-management skills
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities

Environmental Conditions and Physical Demands:

- The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. The position includes driving a Bank or personal owned vehicle which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.
- The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 50 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.
- The incumbent for this position may operate any or all of the following: telephone, smart phone, copy and fax machines, adding machine (calculator), scanner and image systems, scanning equipment, encoder, money counter, credit card terminal, computer terminal, laptop computer, personal computer, tablet, printers, or other equipment as directed.
- The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.
- Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

I, _____, acknowledge review of this job description.

Employee signature: _____ Date: _____

Supervisor signature: _____

Citizens Savings Bank & Trust Company is an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.