DEPOSIT AND RETAIL OPERATIONS SPECIALIST

Job Description

DEPARTMENT:	Operations
REPORTS TO:	AVP, Deposit and Retail Operations Manager

POSITION SUMMARY

The Deposit and Retail Operations Specialist performs day-to-day Deposit Operations, Exception Item Processing, and Branch Operations support activities. The position provides centralized assistance to branches and other departments and ensures assigned account maintenance, documentation review, exceptions, adjustments, reports, and quality-control responsibilities are completed accurately and timely.

The position serves as a resource for deposit account administration, new-account documentation, branch procedures, transaction corrections, exception processing, and related operational issues. The Specialist identifies documentation deficiencies, unusual activity, control concerns, and recurring errors and promptly escalates significant matters to the AVP, Deposit and Retail Operations Manager.

The position requires strong attention to detail, knowledge of deposit and branch operations, sound judgment, and a commitment to accurate and responsive internal customer service.

ESSENTIAL DUTIES & RESPONSIBILITIES

Deposit Operations

- Performs new-account quality-control reviews, including account ownership, titling, signature cards, CIP/KYC documentation, required disclosures, and system setup.
- Processes approved deposit account maintenance, corrections, restrictions, holds, and other servicing requests.
- Assists with trust, estate, power-of-attorney, guardianship, and other complex account documentation in accordance with procedures.
- Supports dormant accounts, escheatment, garnishments, levies, safe deposit boxes, club accounts, CDs, IRAs, HSAs, statements, and other assigned deposit functions.
- Reviews daily and periodic reports, identifies exceptions or documentation deficiencies, and completes or escalates follow-up.
- Maintains complete and accurate records and ensures documentation is retained appropriately.

Exception Item Processing

- Processes NSF and overdraft items, return items, unposted and non-posted items, check adjustments, ACH exceptions, Fed adjustments, deposit corrections, and reconcilement exceptions as assigned.
- Researches account and transaction history and obtains required approvals before processing exceptions or corrections.
- Balances assigned work and resolves discrepancies within established deadlines.
- Communicates exceptions and required action to branches and other departments clearly and timely.
- Performs assigned quality-control reviews and maintains supporting documentation.

Branch Operations Support

- Provides branch support regarding balancing, outages, scanning, cash controls, negotiable instruments, cashier's checks, vault controls, night drop, holds, account documentation, and operational procedures.
- Assists with teller and branch operational audits, tracking, follow-up, and correction of findings.
- Supports branch opening and closing procedures, retention requirements, and operational training.
- Assists with ATM cash-management and branch-related ATM operational issues as assigned.
- Researches and resolves branch inquiries and escalates complex, recurring, or high-risk issues.
- Participates in branch new-hire and ongoing operational training as assigned.

Systems, Controls & Process Improvement

- Maintains working knowledge of assigned core, teller, onboarding, workflow, imaging, and deposit operations systems.
- Assists with system testing, releases, upgrades, conversions, and implementation activities.
- Maintains procedures, job aids, forms, logs, and operational documentation.
- Identifies recurring errors, control weaknesses, workflow issues, and opportunities for improvement.
- Supports audits, examinations, risk assessments, reporting, and remediation activities as assigned.
- Participates in cross-training and provides backup coverage for critical functions.

Customer Service & Collaboration

- Provides prompt, courteous, and accurate support to branches, employees, and customers as appropriate.
- Works collaboratively with Branch Administration, Digital Banking and Payment Services, Compliance, BSA, Information Technology, Lending, and other departments.
- Follows up on issues to ensure timely resolution and communicates status to affected stakeholders.
- Escalates unusual activity, suspected fraud, documentation concerns, and significant operational risks promptly.

OTHER FUNCTIONS

- Maintains regular communication with the manager regarding workload, exceptions, recurring issues, and improvement opportunities.
- Maintains professional knowledge through assigned deposit, branch operations, compliance, fraud, and system training.
- Maintains compliance and required compliance training with all banking laws, acts, regulations and bank policies and procedures.
- Performs other duties and projects as assigned.

REQUIREMENTS & QUALIFICATIONS

- Education/Specialized License(s): Associate's degree in Business, Finance, Accounting, or a related field preferred. Equivalent banking experience may be considered. Deposit, IRA, compliance, or operations training is beneficial.

- Experience: Two or more years of banking experience involving Deposit Operations, Branch Operations, retail banking, exception processing, account administration, or related functions preferred.

- Specific Skills:
  - Strong knowledge of deposit account documentation, maintenance, transaction processing, branch operations, or exception processing.
  - Strong attention to detail and commitment to accuracy and timely follow-up.
  - Strong research, analytical, organizational, and problem-solving skills.

- Ability to follow established procedures, controls, approval requirements, and regulatory standards.
- Strong internal customer service and communication skills.
- Proficiency with Microsoft Office and ability to learn core, teller, onboarding, imaging, and workflow systems.

- Supervisory Responsibility: None.

- Working Conditions: Primarily Monday through Friday during normal Bank business hours, including some Saturdays and additional hours as needed to support branches, processing deadlines, audits, implementations, conversions, or other business requirements. Limited travel among Bank locations may be required.

Employee Name (Print):	
Employee Signature:	**Date**: