



## **1<sup>st</sup> Capital Bank**

### **POSITION DESCRIPTION**

Title: Lead Operations Specialist

Reports to: Operations Service Manager

FLSA Status: Non-exempt

### **POSITION SUMMARY:**

The Lead Operations Specialist performs a wide range of financial accounting, statistical record keeping, analysis and reporting duties. This position works closely with branch operations and the BSA/Cash Management departments in all aspects of the Bank Secrecy Act (BSA)/Anti-Money Laundering (AML), USA Patriot Act, and Office of Foreign Assets Control (OFAC) compliance. Position requires an understanding of general ledger accounting and financial reporting. A key function of this role is processing the day-to-day activities of the Bank's back office. Processes include tracking and validating control processes, identifying and mitigating risks, and capturing control evidence within the back office thereby supporting branch operations. This role assists and provides guidance to the Central Operations Department team members in absence of the Manager, trains new employees and will participate in projects, testing and roll out of new processes and procedures.

### **ESSENTIAL DUTIES & RESPONSIBILITIES:**

- Supports centralized processing functions to include, but not limited to; exception item processing including, NSF/OD and Non-Post item and Stop Pay review and Returned Deposited Item adjustments.
- Batch processed work and prepare Check 21 formatted transmission files for further processing to Federal Reserve Bank.
- Assist in all aspects of operational processing, including reviewing documentation for completeness, and research of client accounts.
- Maintain full competent knowledge of ITI computer software.
- Provides support for ATM/Card Services by reviewing daily reports, ordering new cards, reviewing and posting entries to various accounts and general ledgers, processing Regulation E and disputed card transactions and providing customer service to branch staff and customers with ATM/Card Services inquires.
- Examines, reconciles and adjusts a variety of financial and bookkeeping records; identifies and resolves errors and makes corrective entries.
- Posts information from various reports and documents to appropriate records, logs and computer records.
- Performs a variety of file maintenance including but not limited to, set up of sweeps, internal transfers, and one-time PIM ACH's.
- Assists in preparing and reconciling the Bank IOLTA accounts. Report and pay interest based on the reconciliation.
- Complete regulatory and internal reports and forms by established deadlines
- Assist in the preparation and distribution of various client notices.
- Trace and locate transaction errors and discrepancies.
- Assist in preparation, review and processing of wires.
- Prepare and review End of Year file maintenance and system input for Fiserv End of Year Processing.

### **ESSENTIAL DUTIES & RESPONSIBILITIES (Con't)**

- Organize and maintain a variety of files and records.
- Communicates effectively both verbally and in writing to other staff and departments to accomplish tasks and resolve problems.
- Reviews and manages controlled accounts.
- Examines and completes legal processes, such as levies, garnishments, etc.
- Examines and reconciles Virtual Vault(s).
- Assist and provide guidance to Central Operations Department team in absence of Operations Service Manager.
- Train new employees.
- Participate in projects, testing and roll out of new processes and procedures.
- Assist in creating and updating department procedures.
- Attend meetings, conferences, training and seminars as directed.
- And any other duties needed to help drive to our Vision, fulfill our Mission, and abide by our Organization's Values.

### **QUALIFICATIONS:**

A combination of education, training and/or experience, which would substantially demonstrate the following knowledge and abilities would be qualifying:

- A minimum of three years of banking experience.
- Understanding of teller transactions and how they are processed preferred

Working knowledge of:

- Bank systems, operations and procedures
- General office practices and procedures
- Bank Regulations

Ability to:

- Maintain confidentiality of files and privileged information.
- Knowledge of BSA/AML rules and regulations.
- Understanding of IRA and HSA products.
- Prioritize and manage multiple demands effectively under the pressure of deadlines.
- Understand and follow verbal and written instructions.
- Perform complex mathematical calculations rapidly and accurately.
- Review and prepare financial summaries and reports; maintain ledgers and journals.
- Organize and complete work accurately and in accordance with established deadlines.
- Perform assignments with a minimum of direct and continuous supervision.
- Communicate effectively both verbally and in writing.
- Establish and maintain effective relationships with those contacted in the course of work.
- Input, access and retrieve information using a computer.
- Work overtime as required to meet deadlines.
- Use equipment and materials in a safe and acceptable manner, follow established safety procedures, use appropriate safeguards, and observe common sense rules of safety in all on-the-job activities.

### **PHYSICAL DEMANDS**

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

### **WORK ENVIRONMENT**

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.

- While performing the duties of this job, the employee occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.