

# Job Descriptions Index

## Accounting & Finance

### Accounting Manager

Manages accounting functions and preparation of reports and statistics reflecting earnings, profits, cash balances and other financial results. Formulates and administers approved accounting practices throughout the organization to ensure that financial operating reports accurately reflect the conditions of the business and provide reliable information necessary to control operations.

### Accountant

Reconciles statements, proofs, loans purchased and sold in the secondary market, fixed-asset system, check register, student loan portfolio, A/H and credit life insurance and investments in accordance with generally accepted accounting principles and guidelines approved by management.

### Accounting Specialist

Prepares income and balance sheet statements, consolidated statements and various other accounting statements and reports. Reviews and verifies the accuracy of journal entries and accounting classifications assigned to various records. Instructs or assigns work to bookkeepers and accounting clerks engaged in general accounting activities.

### Controller

Directs the establishment and maintenance of the organization's accounting principles, practices and procedures for the maintenance of its fiscal records and the preparation of its financial reports. Directs general and property accounting, cost accounting and budgetary control. Appraises operating results in terms of costs, budgets, operating policies, trends and increased profit opportunities.

### Financial Analyst

Provides support and analysis of rate of return, depreciation, working capital, acquisition opportunities and major capital expansions. Utilizes linear programming and spreadsheet models to provide management and the marketing department with production scheduling, optimum sales mixes, product cost analysis and other optimization-related information. Prepares forecasts and analyzes trends in manufacturing, sales, finance, general business conditions and other related areas.

## Administrative

### Admin Assistant I

Provides a variety of basic administrative support functions, typically using word processing, spreadsheet and presentation software. Duties also include fielding telephone calls, filing and data entry.

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Admin  
Assistant II

Typically needs three plus years experience and/or supports higher-level managers. Provides a variety of administrative support functions, typically using word processing, spreadsheet and presentation software.

Executive  
Assistant

Provides confidential administrative support to the President and the Board of Directors as directed.

### Bookkeeping/Deposit Operations

Bookkeeping/  
Deposit  
Operations  
Representative

Responsible for monitoring, recording and reconciling daily account transactions for the bank. May also verify new accounts and handle other Back-Office functions.

Bookkeeping/  
Deposit  
Operations  
Manager

Manages Back-Office/Bookkeeping staff and the daily operations of the Back-Office/Bookkeeping Department. This position may also have oversight on other Back-Office operational positions.

### Branch Operations

Assistant  
Branch  
Manager

Responsible for assisting the branch manager in the overall management of the branch. Individual supports efforts to maximize revenue, sales, customer satisfaction and minimize operational losses, as well as deepening existing relationships and minimizing customer attrition. Contributes to the implementation of promotional campaigns and product initiatives at the branch level.

Branch  
Manager I

Responsible for directing and administering the operational efforts of a branch. Ensures established policies and procedures are followed. Oversees provision of a full range of services to customers and prospective customers. Trains, directs and supervises branch staff. Accountable for maximizing revenues, sales, customer satisfaction and minimizing operational losses, as well as deepening existing relationships and minimizing customer attrition. Responsible for successful implementation of promotional campaigns and product initiatives at the branch level. Incumbents are either sales (with business-development goals) or service focused.

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Branch Manager II	Responsible for directing and administering the operational efforts of a larger branch. Ensures established policies and procedures are followed. Oversees provision of a full range of services to customers and prospective customers. Trains, directs and supervises branch staff. Accountable for maximizing revenues, sales, customer satisfaction and minimizing operational losses, as well as deepening existing relationships and minimizing customer attrition. Responsible for successful implementation of promotional campaigns and product initiatives at the branch level. Incumbents are either sales (with business development goals) or service focused.
Head of Branch Operations/Retail	Responsible for overseeing all branch managers and effectively directing sales, service and community-outreach efforts. In collaboration with the CEO and senior management, builds the strategic plan for sales, service and business development to achieve the institution's overall growth objectives of expanding customer base, increasing loan-to-share ratio and driving branch production.
New Accounts Rep I/CSR I	Assists customers with a wide variety of services and advises as to how best utilize company products and services in order to meet personal financial goals and provide the highest quality of customer service.
New Accounts Rep II/CSR II	Assists customers with opening a wide variety of products and services. Advises how to best utilize company products and services in order to meet personal financial goals and provides the highest quality of customer service. Typically has lending goals and/or senior level experience.
Receptionist	Represents the company in a professional manner when greeting customers and the general public on the phone and in-person, ensuring they are directed to appropriate staff.
Teller Supervisor	Supervises and coordinates teller operations at a branch office. Assists the Branch Manager in audit, operational and training procedures concerning teller operations.
Teller I	Responsible for accurately processing financial transactions and being an effective source of information for customers: in lobby, drive-thru window or by telephone. Provides friendly, professional, confidential and effective assistance to customers and company associates ensuring a positive experience and minimizing wait time.

## Job Description Index

### Teller II

Responsible for accurately processing financial transactions and being an effective source of information for customers: in lobby, drive-thru window or by telephone. Provides friendly, professional, confidential and effective assistance to customers and company associates ensuring a positive experience and minimizing wait time. Typically has more than one year of experience and may provide backup for another function.

### Universal Banker

This position is the Customer Ambassador for the financial institution with the overall purpose of providing quality and efficiency to customers who prefer face-to-face interaction. This position will have a thorough understanding of the customers' transaction requirements and be able to effectively communicate all available options to them. Educates customers about sales and service delivery options and refers the appropriate products and services matching the customer needs. Refers customers to the appropriate source or channel to address their needs. Responsible for processing the regular transactions, such as receiving and paying out money and keeping records of money and negotiable instruments involved in financial transactions in an efficient, friendly and accurate manner. Provides personalized banking services to financial institution customers.

## Call Center

### Call Center Manager

Responsible for the daily operations of the Call Center, which includes both the inbound and outbound call groups. Responsible for meeting sales and service level goals. Reviews of department policies and procedures in order to promote workforce, service and operational excellence.

### Call Center Representative

Receives incoming calls and determines the products, services or resources that the caller requires (or could benefit from). Provides direct support services to customers/members, or connects them with the appropriate staff representative.

## Cashier

### Cashier

Coordinates bank operations and services, directs bookkeeping, new accounts, safe deposit, purchasing proof, courier operations, cash letter and teller areas. Conducts audit of internal operations and prepares audit reports. Oversees the payroll function. Maintains corporate records. Maintains the records for purchases and/or sales of securities within the bank's investment portfolio. Performs a variety of accounting functions, including the daily sales and/or purchase of fed funds.

## Chiefs & Executives

CEO/  
President

Under the direction of the Board of Directors, provides leadership, direction, profitability, growth, motivation and guidance to the company and its employees. Guides long-range planning activities and ensures the adequacy of strategic and financial planning. Actively participates in the company's associations and community affairs. Implements aggressive business-development programs to enhance growth of the company.

Chief  
Operating  
Officer

Assists the President in the development of corporate operations, personnel, financial performance and growth. Usually the #2 or #3 position in a financial institution. Typically oversees multiple core departments.

Chief  
Financial  
Officer

Management responsibility would typically include treasury, budgeting, taxes, accounting, asset and liability management and financial-control activities. Plans, directs and controls the organization's overall financial plans and policies, accounting practices and relationships with lending institutions, shareholders and the financial community. Develops and coordinates necessary and appropriate accounting and statistical data and reports. Counsels management on fiscal control and profitability. Responsible for the fair measurement and presentation of the company's financial results and condition under U.S. GAAP and for the safeguarding and optimum use of the organization's assets in order to maximize return. Directs the accounting and treasury functions providing leadership, training and supervision while ensuring compliance with company policies and procedures and applicable state and federal banking regulations and laws.

Chief  
Lending  
Officer

Proposes, initiates and oversees all loan programs provided by the company. Ensures compliance of all organizational policy and regulatory requirements and administers them to minimize risk to the organization. Is ultimately responsible for the lending goals being set and achieved. Develops and oversees implementation of loan policies, products and strategies.

## Collections

Collections  
Manager

Plans, organizes and directs the activities of the Asset Recovery department. Makes final decisions regarding action on delinquent loans/accounts, including workout loans and extensions. Coordinates paralegal effort of delinquent accounts with the company's legal counsel. Refers charged off-accounts and monitors results with collection agencies. Liaison with credit-reporting agency to ensure files are properly maintained. Represents the company in small claims, municipal and bankruptcy courts. Directs the filing of bond claims. Conducts risk analysis and mitigation. Identifies risk-management issues and trends and provides reporting to management.

Collector

Participates in maintaining a financially sound loan portfolio through early delinquency control. Methods to accomplish this include (but are not limited to): phone calls, collection letters and in-person interviews. Recommends further action on accounts as deemed necessary (including but not limited to: repossession, legal action, foreclosure and referral to a collection agency).

## Commercial Lending

Agricultural  
Loan Officer

Makes and services a variety of agricultural loans and provides other customer services as may be required; operates with limited credit authority.

Business  
Development  
Officer/  
Representative

Responsible for growing the commercial loan portfolio & deposits, with the primary focus being to originate loans through wholesale/broker channels and other referral sources. Expands the organization's current network, as well as manages existing relationships. Responsible for new loan and deposit production goals. Also responsible for delivering presentations, attending marketing events, supporting various industry activities, and calling on new relationships. Follow transactions from sourcing to servicing.

Commercial  
Loan Assistant

Provides support to the lenders, enabling them to focus on business development and credit underwriting. Troubleshoots and resolves business-client inquiries.

Top  
Commercial  
Loan Manager

Responsible for the success of the institution's commercial-loan objectives. Develops or approves commercial-lending policies and interest-rate structures. Makes credit decisions that exceed staff authority. Provides subordinate officers with functional guidance. May also carry a portfolio.

## Job Description Index

**Commercial Loan Officer I** Originates, manages and supervises a portfolio of commercial loans, typically less than \$20M, with the overall objective of maintaining and increasing its asset quality. Develops new and existing business relationships.

**Commercial Loan Officer II** Originates, manages and supervises a large portfolio of commercial loans, typically between \$20M and \$50M, with the overall objective of maintaining and increasing its asset quality. Develops new and existing business relationships.

**Commercial Loan Officer III** Originates, manages and supervises a large portfolio of commercial loans, typically more than \$50M, with the overall objective of maintaining and increasing its asset quality. Develops new and existing business relationships.

**Commercial Loan Processor** Responsibilities include, but are not limited to: processing, document drawing, funding and some loan-servicing functions of commercial loans. Provides customer service in the absence of the Commercial Loan Officer.

**Market President** Responsible for the commercial/business lending production, management and performance of a specific geographic market. Could have one or more branches and maintain a portfolio.

### Compliance & Audit

**BSA Officer** Acts as primary manager of Patriot Officer, ensuring integrity of data and full utilization of its functionality. Ensures company compliance with all operational regulations. Directs the quality control in areas such as BSA, OFAC, FinCen (including preparing and/or reviewing SARs and CTRs).

**Compliance Manager** Oversees compliance with all company policies and procedures, as well as, all applicable state and federal banking regulations. Must comply with company's BSA/AML/OFAC Program and ensure that Consumer Compliance regulatory requirements are adhered to. Responsible for the oversight of a Consumer Compliance and Safety and Soundness program for the bank. Recommends changes to organizations policies and procedures related to compliance issues.

**Compliance Officer** Works closely with management to establish an appropriate compliance culture throughout the company, including the development of specialized training programs. Also liaises with the marketing department to ensure that the company's printed marketing materials (e.g., advertisements, fact-sheets) comply with regulatory requirements. Actively reviews regulations and laws and makes recommendations to management.

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**Compliance/  
BSA Specialist** Responsible for performing the necessary functions to support and maintain the company's regulatory, legal and policy compliance. Supports compliance/BSA staff as needed.

**Internal Auditor** Audits the accounting and statistical data of various departments, divisions and locations in order to verify accuracy. Audits the activities of various departments for compliance with plans, policies and procedures prescribed by management. Determines proper accountability of assets through physical count, inventory and confirmation. Prepares and submits reports on the results of audits, recommending improvements in policies and procedures. Audits accounting records of contractors regarding agreements where the company is a party of interest. Co-operates with outside auditors in any undertaking that might expedite their work.

**Vice President of Risk** Plans and directs the development of risk-management and loss-prevention programs that provide maximum protection of the organization's assets at the most economical rates. Ensures timely investigation of accidents involving the organization's products and oversees coordination between insurance companies and attorneys. Develops risk-minimization programs and ensures compliance with safety legislation. In addition to the risk functions related to traded and under-written products, this incumbent may also be responsible for loan products.

### Consumer Lending

**Top Consumer Loan Manager** Oversees the approval and declines of consumer-loan applications. Responsible for organizing, planning and directing the company's consumer-loan functions to maximize profits and growth. Establishes and implements departmental lending policies and operational procedures consistent with overall management policies.

**Consumer Loan Processor** Establishes loan files and orders documentation required to process loans. Responsible for the accuracy and completeness of all loan documentation. Processes consumer-loan files after closings to ensure that documents are recorded with proper recording authority and the loans are entered correctly into the company records. Inputs loan documents, processes loan payoffs and maintains loan files.

**Consumer Loan Underwriter/ Officer** Serves as the primary centralized lending officer for consumer-loan decisions. Receives and evaluates customer-loan requests. Acts as a resource for information regarding loan decisions, customer-loan inquiries and company-lending products and services. Responsible for granting or denying loans within limits assigned and to provide the highest quality of service to customers. Attempts to maximize the number of service relationships the customer has with the organization. Often called a consumer loan officer. Typically has less than two years of experience.



### Credit Admin

#### Chief Credit Officer

Responsible for coordinating external loan audits, internal and external loan review programs, annual reviews by credit department personnel, and collateral documentation-review systems. This position also develops and monitors the company's risk-grading system, monitors critical asset levels through action-plan implementation activities, and manages loan delinquencies, non-accruals, other real-estate owned and foreclosure actions.

#### Credit Manager

Directs the reviewing and evaluation of credit applications for financing of commercial loan and consumer-loan items in accordance with company policy and statutory regulations. Manages the investigation of ongoing credit risks involving customers and suppliers.

#### Credit Analyst I

Responsible for providing competent credit analysis for lending activities, assistance in the administration of borrowing accounts, conduct appraisal reviews, training for business-loan staff, and assistance in the completion of special projects and assignments. Processes credit applications; verifies credit references and information and determines credit limits. Prepares reports on the status of credit and collections and other operating systems.

#### Credit Analyst II

Typically has five-plus years' experience and/or handles more complex/higher level credit reviews. Responsible for providing competent credit analysis for commercial and/or agricultural lending activities, assisting in the administration of commercial and/or agricultural borrowing accounts, conducting appraisal reviews, training for business loan staff, and assisting in the completion of special projects and assignments.

### Electronic Services

#### Electronic Services Manager

Develops and executes strategies for increasing revenue and enhancing customer electronic banking/experience in support of the company's multi-channel retail-banking strategy, which relies on a substantial increase in electronic banking activity and transactions. The responsibilities include, but are not limited to, the on-going development, compliance, support and management of the online, text and mobile-banking channels, mobile banking and other electronic forms of development and enhancement.

#### Electronic Services Specialist

Ensures that ACH is accurately processed on a daily basis. Acts as a primary contact for the production of plastic cards and the balancing of the plastic-card program. May provide support to clients using remote-capture services.

### Facilities

#### Facilities Manager

Responsible for the development of priorities and policies for the maintenance and construction of the organization's facilities. This includes oversight of building renovations, equipment needs and maintenance, grounds/building maintenance, obtaining contract bids, and overall efficient use of facilities. Responsible for the daily maintenance, repairs, installation and construction of the organization's facilities. This includes, but is not limited to: plumbing, electrical, HVAC, power generation and back-up, structural, roof, paint, elevator, appliances, equipment and security systems. Manages repairs and renovation/construction costs to established budgets.

#### Facilities Specialist

This position ensures that all offices and facilities are kept in good repair and functioning properly by performing periodic inspections and basic upkeep/repairs to buildings, facilities and equipment.

### HR & Training

#### Director/Vice President of HR

Serves as a business partner to the organization by overseeing the Human Resources department to maximize the productivity of its human capital. Evaluates overall employee effectiveness and performance through the application of individual and group-training techniques and programs consistent with organizational priorities. Responsible for administering all aspects of human-resource policies, functions and compliance with all applicable regulatory agencies. May supervise training and payroll.

#### HR Generalist

Implements human-resources programs as directed by providing human-resources services, including talent acquisition, staffing, employment processing, compensation, health and welfare benefits, training and development, records management, safety and health, succession planning, employee relations and retention, AA/EEO compliance and labor relations, and completing personnel transactions.

#### HR Manager

Responsible for administration and supervision of the institution's human-resources programs and staff. Responsibilities include administration of recruiting, employee relations, payroll and compensation and benefits programs. This position may have no direct reports.

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**HR Specialist** Provides professional support to one or more functional areas of Human Resources. Processes various applications, employment, enrollment, pay change, informational and other confidential forms and records. Gathers information and prepares reports as assigned. Maintains and distributes current employee information, policy and procedure manuals and other communications. May be involved in employee communications, such as pre-employment screening, responding to routine questions on human-resource policies and procedures, identifying potential issues and grievances, etc.

**Trainer** Coordinates, prepares and conducts training, generally for tellers and the new-account platform.

### Information Technology

**CIO/Head of IT** Responsible for direction and control of company's information systems and technology activities. Management responsibilities would typically include all of the company's systems design, programming activities, network planning, database management, applications and computer operations.

**Help Desk Specialist** Provides first-line and single point-of-contact technical support to employees on a variety of issues by phone, e-mail or on-site. Maintains, analyzes, troubleshoots and repairs computer systems, hardware, peripherals, telephony and network connectivity.

**IT Director** Oversees the direction and operation of the technical infrastructure of the organization. This includes PC and network (LAN/WAN) support and planning, information security, VOIP system/voice communications and management of personnel, projects and budgets. This position requires a hands-on manager who is the primary technical-infrastructure and security expert in the company.

**IT Specialist I** Provides IT support services to staff and clients. Keeps the network computing systems operating efficiently and ensures that computing standards are implemented and enforced. Troubleshoots and resolves system problems and assists with project-management research, implementation and system-administrative duties.

**IT Specialist II** Typically needs two or more years of experience and handles more complex end-user support needs. Provides escalated IT support services to staff and clients. Keeps the network computing systems operating efficiently and ensures that computing standards are implemented and enforced. Troubleshoots and resolves system problems and assists with project-management research, implementation and system-administrative duties.

## Job Description Index

### Network Administrator

Responsible for performing network administrative duties including setting up new users, assisting users with network access and resolving connection problems. Monitors network utilization and security systems. Provides technical support to end users, answers questions and provides network training sessions as needed. Performs diagnostic testing to determine source of problems and makes necessary repairs. Maintains activity logs and makes recommendations for new network products. Loads and verifies software, tracks and resolves equipment problems and completes licensing and inventory-control functions.

### Systems Administrator

Typically requires three-plus years' experience. Accountable for the configuration, maintenance and operation of the company's critical and more complex applications/systems (multiple), such as the lending systems. Recommends and researches enhancements to the system's key components. Ensures that operating systems, hardware, software systems and related operating procedures are updated to meet organizational needs.

## Investment

### Financial Advisor

Responsible for providing financial-planning services. Responsible for counseling clients and prospective clients about non-depository financial products/services.

### Trust Manager

Under functional guidance, manages the daily activities of the Trust Operations Department, ensuring work is processed in a timely and efficient manner resulting in quality customer/member service.

### Trust Officer

Develops business relationships with clients and ensures client satisfaction with trust products. Oversees client profitability, risk management, legal and compliance issues. Oversees the administration and creation of trust accounts, as per the client specifications. Must be familiar with the accounts and beneficiaries while he/she has accountability.

## Marketing

### Director/VP of Marketing

Responsible for the direction and management of the marketing operation and promotion of the organization's products, services and brand. Directs the efforts of the marketing and advertising staff and works with them to implement marketing plans to attain corporate sales and profit objectives.

## Job Description Index

**Marketing Manager** Implements the company's marketing plan under the direction of the Marketing Executive. Effectively manages department staff, resources and timelines.

**Marketing Specialist** Assists in the coordination and execution of the institution's marketing, communications and public-relations efforts. Often coordinates promotions.

### Mortgages

**Head of Mortgages** Responsible for the management of all residential mortgage-loan activities. Develops mortgage-loan policy and objectives for approval by the loan committee. Is accountable for the production, operation and compliance.

**Mortgage Loan Closer** Completes the mortgage-loan application process by closing the loan, disbursing the funds to the seller, realtor, previous mortgage company, etc. and preparing the file for imaging and permanent storage.

**Mortgage Loan Officer (Highly Commissionable)** Solicits and develops a wide variety of residential mortgage loans. Spends a significant amount of time on outside sales activities. Includes mortgage, home equity loans, etc. Works with realtors and other mortgage-referral sources. Primarily deals with direct, single-family loans. Typically requires up to two years of experience.

**Mortgage Loan Officer (Mostly Base)** Solicits and develops a wide variety of residential mortgage loans. Spends a significant amount of time on outside sales activities. Includes mortgage, home equity loans, etc. Works with realtors and other mortgage-referral sources. Primarily deals with direct, single-family loans. Typically requires up to two years of experience.

**Mortgage Loan Originator** Originates first and second mortgages, loan assumptions and endorsements. Solicits new mortgage business, maintains good outside working relationships, and promotes the organization's products and services. Spends a significant amount of time doing inside sales activities.

**Mortgage Loan Processing Supervisor** Supervises and assists with the work-flow processes in the Mortgage Center to achieve maximum productivity and ensure a smooth and efficient Mortgage Processing function.

**Mortgage Loan Processor** Assists in the loan process by verifying information in all loan files, ordering documents needed to complete the files, updating information on the computer system, and paying property taxes on escrows in accordance with the company's policy and procedures and in compliance with pertinent regulatory requirements.

## Job Description Index

Mortgage  
Loan Service  
Representative

Carries out the duties relevant to the maintenance of all loan records post closing. Follows established procedures for servicing loans, including the processing of routine loan documents and preparing routine letters to customers.

Mortgage Loan  
Underwriter

Completes the mortgage-loan application process by closing the loan, disbursing the funds to the seller, realtor, previous mortgage company, etc. and preparing the file for imaging and permanent storage.

### Universal Lending

Loan Officer  
(General)

Handles various types of commercial and consumer loans, with no specialization.