



Deposit Operations Lead

DEPT./LOCATION: Operations/Stoddard

REPORTS TO: Operations Manager

CLASSIFICATION: Exempt/Full-Time

Position Summary:

This Deposit Operations Lead is responsible for assisting the Deposit Operations Manager with direct management of the Operations Department which includes effective and efficient oversight of operations, quality customer service and compliance with existing regulations and policies. The Deposit Operations lead is also responsible for assisting with department scheduling, supporting staff development and facilitating positive communication amongst the team.

Duties and Responsibilities:

1. Responsible for all duties outlined in the Operations II job description, filling in on the schedule rotation as needed.
2. Understand and support bank-wide initiatives in a positive manner.
3. Recognizes areas in need of support and actively proposes solutions to Deposit Operations Manager.
4. Serve as a resource to internal and external customers; ensuring quality customer service and effective and efficient Operations support.
5. Foster a culture of accountability, professional development, high performance, regulatory compliance and ethical behavior through coaching and mentoring.
6. Assists with ACH operations, item processing, wire transfers, reconciliation and settlement of various accounts, risk monitoring, overdraft administration, IRA/HAS administration, yearend tax reporting and various data entry tasks.
7. Helps lead daily activities of assigned functional area(s); completing multiple activities and works with Deposit Operations Manager to resolve problems as they arise.
8. Maintain up-to-date knowledge of bank policies and procedures and ensures activities are in compliance with legal/regulatory requirements and bank policy.
9. Backs up the responsibilities of the Deposit Operations Manager when they are out of the office.
10. Responsible for Precision, Director and Integrated Teller parameter changes and new user access.
11. Balance daily vault and teller cash to general ledger.
12. Responsible for debit card disputes.



13. Reject, repair and review previous day exceptions and clear any Suspense Accounts on a daily basis.
14. Responsible for Precision, Integrated Teller, TCM, and Director new release notes and communicate enhancements.
15. Responsible for year-end processing and tax forms.
16. Balance Savings Bonds Interest on a monthly basis.
17. Balance ATM/Debit and Zelle transactions.
18. Review daily Maintenance Journal.
19. Prepares reports and maintains records for other departments and managers as requested.
20. Other duties as assigned by supervisor(s).

Desired Knowledge, Skills and Abilities:

1. General understanding and comfort level with bank products and services and deposit account regulations (CIP, CDD, Reg E, Reg CC, Reg DD) in order to assist customers.
2. Knowledge in account structure including IRAs, HSAs, Revocable and Irrevocable Trusts, Fiduciary Accounts, account titling and business account structures.
3. Ability to work effectively in a customer service environment requiring both face-to-face and phone-based support.
4. Good verbal and written communication skills, with strong attention to detail.
5. Possesses a strong enthusiasm for River Bank and employee development.
6. Strong analytical and problem solving skills.

Position Requirements:

1. Bachelor's Degree in Business Administration, Accounting, Finance or a related field preferred.
2. 5 years of Customer Service experience.
3. Minimum of three years of banking experience, with exposure to deposit operations.
4. Three years of supervisory experience preferred.

Work Environment/Physical Demands:

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 50 pounds of office supplies and/or documents throughout work shift.



Acknowledgement:

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.

Print Name

Signature

Date