

Deposit Operations Specialist

First Resource Bank, a thriving community bank headquartered in Exton PA and recognized as one of the "Best Places to Work", is seeking a dynamic and motivated full-time Deposit Operations Specialist.

The primary focus of the Deposit Operations Specialist will be to support customer-driven transactions and interactions. In addition to managing back-office functions related to deposit accounts and electronic banking, this role will provide cross-functional support through research, file maintenance, and various operational requests.

Essential functions/responsibilities:

- **Customer Outreach:** Make customer contact for the following reasons but not limited to: Non-Posted transactions, Returned Check and ACH transactions, Past Due Safe Deposit Box accounts
- **Exception Item Outreach:** call customers that are on the DDA Insufficient Funds and Overdraft reports each morning. Manage overdrawn accounts and charge off as needed.
- **Wire Processing:** Handle the processing of both incoming and outgoing wire transfers efficiently and in accordance with established procedures.
- **Chargeback Items:** Retrieve Chargeback files from the Federal Reserve Bank and processes entries in Silverlake.
- **Dormant Account Review:** Track pre-dormant and dormant accounts, reach out to customers with accounts in this status, and guide them through the steps to reactivate their account(s). Update and stamp the corresponding synergy reports in accordance with standard procedures.
- **Returned Mail:** Contact customers whose mail has been returned, confirm their address and, if updated, facilitate the necessary paperwork and process the address change. In all cases, complete Returned Mail workflows per standard procedures.
- **IRA Portfolio Management:** Oversee the IRA portfolio, including conducting periodic accuracy reviews of IRA reports (RMDs and 5498s), managing annual tax documents, and addressing escalated IRA inquiries and concerns.
- **Account Review:** Verify availability of funds for ACH batches originated online. Complete pending close status review weekly.
- **ATM Settlement:** Reconcile Switch Settlement DD account and post corresponding offset entries for debits and credits presented for payment.
- **Visa CAMs Processing:** Process Visa Cams alerts per documented procedure and communicate with Retail team, as needed.
- **RDA Review:** Review and process RDA applications.
- **Notice Verification:** Verify the daily total notices printed from the Jack Henry Notice Verification emails against the Jack Henry system reports in Synergy.

- **Federal Withholding Review:** Review and process Federal Withholding payments in accordance with established procedures and regulatory requirements.
- **Interest Check Processing:** Process and distribute CD and IRA interest checks in accordance with procedures.
- **Account Verifications:** Respond to audit confirmations on behalf of FRB customers, ensuring accuracy and compliance with established procedures.
- **Departmental Support:** Collaborate with and provide expert support to other departments on deposit and electronic banking-related matters. Proactively address inquiries and research requests to maintain smooth operations.
- **Backup Support:** Provide back-up support for other Deposit Operations personnel, stepping in as needed to maintain seamless operations.
- **Continuous Improvement:** Identify areas for process improvements and recommend enhancements to optimize workflow and ensure regulatory compliance.

Competencies:

- Excellent verbal and written communication skills.
- Excellent interpersonal and customer service skills.
- Excellent organizational skills and attention to detail.
- Excellent time management skills with a proven ability to meet deadlines.
- Strong analytical and problem-solving skills.
- Working knowledge of banking regulations, including Reg D, Reg E, BSA & AML.
- Ability to prioritize tasks and to delegate them when appropriate.
- Ability to function well in a high-paced and at times stressful environment.
- Proficient with Microsoft Office Suite or related software.

Supervisory Responsibilities:

- None.

Education and Experience:

- High School diploma or equivalent.
- At least two years of related experience required.

Physical Requirements:

- Prolonged periods of sitting at a desk and working on a computer.
- Must be able to lift up to 15 pounds at times.

First Resource Bank is an Equal Opportunity Employer

All interested candidates should click on the following link to apply:

<https://recruiting.paylocity.com/recruiting/jobs/All/03c33d56-8789-45c2-bf68-69ba32f70460/First-Resource-Bank>