

GOGEBIC RANGE BANK

DEPOSIT OPERATIONS CLERK JOB DESCRIPTION

TITLE:	Deposit Operations Clerk		
FLSA:	Non-Exempt	LOCATION:	Operations Center Bessemer, MI
SEGMENT:	Administration	REPORTS TO:	Deposit Operations Manager
CATEGORY:	Full Time	DATE:	December 22, 2022
SHIFT:	Monday-Friday: 7:30 a.m.–4:00 p.m.		

SUMMARY

The position of Deposit Operations Clerk is responsible for supporting the Operations Manager in ensuring the smooth operation of the department by performing a variety of accounting duties; all overdraft decisions on Exceptions Desktop regarding the daily overdraft report and clearing out all nonpost and Proof of Deposit (POD) items daily; performs correspondent account reconciliation; conducts branch cash counts and certifications; maintains files; and performs other duties associated with the Bank's general ledger accounts.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

ESSENTIAL DUTIES

1. Provides support to all assigned areas in the Operations Department where service or assistance is needed.
2. Processes Federal Funds transactions: prints and distributes all daily reports and daily customer notices; follows-up on prepared data to ensure accuracy and a proper paper trail of all transactions.
3. Performs daily certifications to ensure transaction balance to the general ledger; processes all the daily overdraft decisions on Exceptions Desktop; clears out non-posted items daily; ensures accuracy and proper documentation of transactions; performs quarterly surprise cash count certifications at all branches; follows-up on out-of-balance items to resolve problems as necessary.
4. Reconciles expense checks to issued statements.
5. Reconciles money orders to issued statements.
6. Prepares and issues interest checks; reconciles interest checks to issued statements.
7. Reconciles cashiers' checks to issued statements.
8. Reconciles and balances correspondent due from and due to bank accounts and statements.
9. Operates computer terminal or personal computer to process account activity, determine balances, and resolve problems within given authority.
10. Records, files, updates information, and sorts reports as required.
11. Performs related clerical duties such as answering the telephone, taking messages or forwarding calls, copying, typing routine letters, envelopes and forms, and filing.
12. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.

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13. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
14. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
15. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of Deposit Operations Clerk performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The position of Deposit Operations Clerk is not responsible for the supervision of any employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a office-type setting in which he or she is free to move about at will.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 50 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, copy and fax machines, adding machine (calculator), check protector, encoder, money counter, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

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MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate's degree (AA) or equivalent from a two-year college or technical school; or three years of related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial institution accounting or bookkeeping background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- General banking experience, methods and procedures related to Federal Funds transactions and bank account or general ledger reconciliation.
- Intermediate skills in computer terminal and personal computer operation and mainframe computer system.
- Intermediate typing skills to meet production needs of the position.
- Basic math skills; calculate interest and balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; count currency, coin and negotiable instruments in a timely manner.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write correspondence, and speak clearly to customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.