GUARANTY BANK
AND TRUST COMPANY℠

POSITION DESCRIPTION

Functional Title: Trust Officer **Effective:** November 2011
Reviewed: September 2013
Officer Title: VP
Reports to: SVP, Trust Manager
Direct Reports to this Position: N/A
Exemption Status Based on FLSA: Exempt (x) Non-Exempt ( )

Summary of Job Responsibilities:
Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

The incumbent in this position is accountable for assisting in developing trust business, preparing and issuing timely and accurate status reports, and ensuring that fiduciary responsibilities are carried out in order to ensure the growth of trust assets and protect customers and the Bank from loss. The incumbent provides the highest quality of service to every customer.

Essential Duties:
Employees are held accountable for all duties of the job.

1) Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
2) Ensures that all activities and work functions comply with compliance requirements as defined in company polices and procedures and state/federal laws and regulations.
3) Retrieves and maintains data on the Sungard System; may train others to enter, retrieve and maintain data; and assists with the use of the system in order to provide customers and other authorized personnel timely access and accurate information regarding trust accounts and related documents.
4) Participates in meetings and activities with customers and prospective customers in civic, professional and political groups to develop new trust business in order to assist in achieving trust development, profit and growth objectives.
5) Ensures that fiduciary responsibilities are carried out in order to serve customers, avoid loss and limit liability to the Bank.
6) Maintains an adequate level of knowledge in trust matters; management technique and personal skill; and also demonstrates personal and interpersonal behavior, attitude, judgment, communication and initiative with customers and employees in order to ensure an acceptable degree of performance.
7) Performs a variety of duties as assigned by the Trust and Investment Manager in order to contribute to achieving the mission of the Bank.
8) Constructively interacts with co-workers.
9) Administers various trust accounts.

Non-Essential Duties:

1) Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- Bachelor's degree (B.A.) from four-year College or university.
- Two to five years experience and/or training assisting/developing trust business, ensure growth of trust assets, protects customers and bank from loss; or equivalent combination of education and experience.
- Superior customer service skills

Preferred Qualifications:

- Advanced Degree: JD or CPA
- Certified Trust and Financial Advisor ("CTFA")

Types of Decisions: This individual will have the ability to make decisions regarding the opening/closing of accounts, compliance issues regarding customer accounts, approval of withdrawals and deposits within guidelines, and regulatory matters that would affect a customer's account. Day to day decisions will be made regarding the major duties and responsibilities of the position.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, or regulatory authorities. Errors could also cause significant dollar losses due to the high volume of cash processed on a daily basis.

Contact with Others: Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks image in mind at all times.

Physical Requirements: 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 accommodation may be made to enable individuals with disabilities to perform the essential functions.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.