POSITION DESCRIPTION

Functional Title: Deposit Operations Lead
Effective: October 2013 **Reviewed:** December 2013
Grade: K **Reports to:** Deposit Operations Supervisor
Direct Reports to this Position: No
Exemption Status Based on FLSA: Exempt () Non-Exempt (X)

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.

This position is responsible for the management of Deposit Operations work flows and processes. These functions include but are not limited to: creating a positive environment, managing multiple areas of risk and providing ongoing support and backup for daily departmental functions. This position will also be responsible for training new hires, cross training internally and providing input and training to other departments.

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 meet compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
3) Manage department workflow; ensure critical tasks are completed timely re-delegating work appropriately.
4) Provide input on employee performance evaluations.
5) Operates within and understands bank policies related to all Deposit Operations functions.
6) In addition to following policies and procedures, uses sound common sense, following instincts with regards to Loss Prevention focused on protecting bank assets.
7) Demonstrates knowledge and understanding of all systems and applications utilized within the department.
8) Demonstrates knowledge of regulatory responsibilities.
9) Make decisions regarding transactions or other activities within stipulated limits.
10) Review reports specific to maintaining customer information in Horizon, including but not limited to:
    a) New and Closed Accounts
    b) New Safe Deposit Boxes
    c) Account Title Integrity
    d) Account Notes
    e) Duplicate RM records

   f) Relationship Exceptions
   g) New Transfer set ups and Failed Transfers
11) Review and process Dormant Reports, including:
   a) Dormant accounts with Active related accounts
   b) Dormant Waived
   c) Dormant Negative
   d) About to Go Dormant
   e) Dormant Accounts on Analysis
   f) IRA Returned Mail monitoring
12) Tax reporting, including:
   a) Adjustments to tax information
   b) Recreation and corrected tax forms
   c) HSA tax reporting
13) Maintain adequate postage balances with Statement Vendor.
14) Enter PIN batches into the Wire System.
15) Maintain Wire Agreements with customers up to date.
16) Creation of regular customer reports for Wires, Item Processing, and ACH.
17) Review ACH Origination files and set ups for accuracy.
18) Perform ACH research as needed.
19) Periodic Audit of Safe Deposit Boxes used by department.
20) Review Interest Checks printed for accuracy.
21) Approve Department Online Entries (OTE).
22) Responsible for reviewing and updating Policies and Procedures at least annually.
23) Proficient in all areas of the department, able to provide support, perform as a backup and provide guidance to other department team members.
24) Participate in Training with department staff, develop and participate in training sessions for other departments. Includes managing back up staff for each task.
25) Maintain and enforce proper separation of duties.
26) Member of Project teams affecting the department, including drafting Company Wide Initiatives, system upgrades and releases.

Non-Essential Duties:
1) Assists various positions within the Department as appropriate.
2) Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:
- High school education or equivalent.
- Demonstrated aptitude for accuracy with numbers.
- Strong written and verbal communication skills.
- Typing and basic computer experience.
- Intermediate to Advanced Office skills, specifically Excel and Word.
- Good decision-making skills.

Preferred Qualifications:
- 5 years Banking experience, preferably in Back Office or Operations.

Types of Decisions: Exceptions that are made that are outside the guidelines of written standardized procedures are subject to supervisor approval. Limits for authority will be determined based on experience.

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.

Contact with Others: Unlimited contact with employees both in person and on the telephone. 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.

- Ability to lift 50 lbs.
- Ability to sit for long periods.

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.