

CHAIN BRIDGE BANK, N.A.
DEPOSIT OPERATIONS SPECIALIST
JOB DESCRIPTION

Title: Deposit Operations Specialist

Reports to: Operations Manager

Description: Performs and assists in all activities in the Operations Department of the Bank including, but not limited to, check processing, reconciliations, ACH transactions, wire transfers, research and adjustments, ATM and debit card processing, digital and mobile banking, remote and mobile deposit, Zelle transaction, Treasury Management services, and BSA (Bank Secrecy Act) compliance.

RESPONSIBILITIES

- ✦ Assist clients on various platforms offered by the Bank, including, but not limited to, online and mobile banking, Bill Pay, remote deposit capture, mobile deposit, lockbox, wire transfers, ACH transfers, Zelle transfers, and debit cards.
- ✦ Work exception items and fraud suspects.
- ✦ Provide hands-on assistance, as needed, for all Operations Department functions.
- ✦ Support commercial clients in the use of remote deposit capture and Treasury Management services.
- ✦ Process and verify wire transfers, traditional and same day ACH transactions, Zelle transactions, debit card payments, Real Time Payments (RTP), and other transactions.
- ✦ Monitor reports as assigned.
- ✦ Perform lockbox, positive pay and image cash letter processing.
- ✦ Work with other Bank employees to resolve client requests and discrepancies related to deposit operations.
- ✦ Assist in preparation and research pertaining to auditing, examinations, and monitoring requests.
- ✦ Provide client support for the Bank's digital products and services.
- ✦ Lead projects as assigned by Operations Manager or Director of Operations.
- ✦ Pick up mail at the Post Office.
- ✦ Perform other related duties as assigned or requested.

JOB QUALIFICATIONS:

- ✦ Minimum Education: Bachelor's Degree.
- ✦ Minimum Experience: 3 years of deposit operations.

- ✦ Knowledge of Bank Secrecy Act, Patriot Act, OFAC rules, NACHA procedures and deposit regulations, including specifically Federal Reserve Regulations CC, DD, E, and J. Familiarity with Zelle Network Participation Rules would be a plus.
- ✦ Preferred Experience: Specific knowledge of back office deposit processing; and Treasury Management or Digital Banking experience also preferred.

SKILLS:

- ✦ Technology Oriented
- ✦ Analysis and Research
- ✦ Mathematical
- ✦ Problem Solving
- ✦ Assessment/Evaluation
- ✦ Communication – Excellent written and verbal skills
- ✦ Microsoft Office proficiency

COMPLIANCE:

It is expected that each employee:

- Abides by current laws and organizational policies and procedures designed and implemented to promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the work place.
- Cooperates with, participates in and supports the adherence to all internal policies, procedures and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements.
- Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.

It is understood that complying with all applicable safety and soundness and consumer compliance laws and regulations, taking the annually required consumer compliance courses, and adhering to the policies and procedures that facilitate compliance will all be factors considered when evaluating individual performance. Individual performance is rewarded in annual salary adjustments.

Bank compliance with laws and regulations is a factor considered in the calculation of incentive compensation. The ratings that the Bank receives from its regulators and its auditors are factored into the annual incentive compensation calculation. Your adherence to these laws and regulations and the policies and procedures that support them directly affect the Bank's compliance. Annual incentive compensation rewards team performance. An employee will not be eligible for incentive compensation unless he/she takes the consumer compliance courses required of all employees and all the required consumer compliance courses for his/her job description or job responsibilities by the end of each calendar year. All required consumer compliance courses for the applicable year will be outlined in the Compliance Management Program posted on the intranet.