

Job #

## EXECUTIVE ADMINISTRATION

- 1000 Chairperson of the Board (non-CEO)**  
Usually presides over the Board of Directors and is an employee of the company, but has limited responsibility for day-to-day operations of the organization. This position involves strategic planning for the long-term, as well as planning for mergers and acquisitions.
- 1005 CEO/President - Independent Financial Institution**  
As top officer of an independent financial services corporation, provides leadership to all functions, broad direction, and guidance of activities to ensure profitability, set objectives, policies, strategic direction, return on equity, fair treatment, and development of employees, and effective community relations. This is a single incumbent position, which may have more than one title such as Chairman/President/CEO or President/CEO.
- 1010 President (Non-CEO)**  
Under the overall direction of the CEO, manages all, or a major portion of, the day-to-day activities. May function as a lending officer and service large borrowers or may act as a principal representative of the financial institution at civic affairs, with other companies, businesses and government agencies. Usually is a member of the board of directors. This is a single incumbent position.
- 1015 President - Subsidiary Financial Institution**  
As top officer of a financial institution owned by a holding company, provides leadership, broad direction, and guidance of activities to ensure profitability, fair treatment, and development of employees, and effective community relations. This is a single incumbent position within the subsidiary organization.
- 1020 Chief Operating Officer (COO)**  
This position is typically the second- or third-ranking officer in the organization. Assists the CEO in providing broad managerial direction of overall financial institution operation activities, departments, and senior management in major functional areas. This is a single incumbent position.
- 1025 Top Administration Officer**  
This position reports to the COO and holds directorship of several departments, such as Human Resources, Marketing, IT, Facilities, and Security. This is a single incumbent position.
- 1030 Regional Market President**  
This position is responsible for retail and commercial banking for a geographical area. Could have one or more branches & maintain a portfolio.
- 1035 Strategic Planning Manager**  
This position is responsible for the development and management of a strategic planning process and preparing the strategic plan documents. The position provides periodic reporting regarding achievement of strategic plan objectives and projects.
- 1040 Corporate Secretary**  
This position is the official record-keeper for the Board and Corporation, and may coordinate board meetings and committee meetings.
- 1045 Executive Assistant to the CEO/President**  
Private secretary/administrative assistant to the CEO and/or president handling highly confidential and/or sensitive matters.

## FINANCE AND ACCOUNTING

- 1050 Chief Financial Officer (CFO)**  
Responsible for the establishment and maintenance of effective accounting and financial systems, procedures and controls; oversees management and external reporting; assists or directs development of budgets and planning; directs capital investment activities and serves as liaison with auditors and regulatory bodies. This position is the top financial officer in the financial institution.
- 1055 Treasurer**  
Monitors the bank's financial condition and manages asset/liability, investment, and cash operations programs. Develops and implements policies and procedures related to these programs. Participates in development of the bank's strategic plans and operating budgets.
- 1060 Controller**  
Manages the financial records and maintenance of accounting systems to be used in various financial schedules, financial statements, board reports, and analyses. Ensures that all accounting policies and procedures are in accordance with generally accepted accounting principles and prepares and submits all financial reports to top management and government agencies. May supervise accounting staff.
- 1065 Assistant Contoller**  
Assists Contoller or CFO with daily operations of accounting function, updates monthly asset and liability model, participates in the preparation of financial statements, board reports and cash flow statements, and assists with daily accounting operations and activities.

- 1070 Accounting Manager**  
Manages staff engaged in maintenance of the bank's accounting system. Ensures timely and accurate completion of accounting cycle and associated financial reporting. Interprets accounts and records for bank management. Ensures accounting procedures are carried out in accordance with GAAP. This is a single incumbent position.
- 1075 Financial Reporting Director**  
Manages all SEC external reporting requirements including preparation and filing of Form 10-K, 10-Q, 8-K, Proxy Statements, and other reports. Ensures compliance with policies for debt and equity accounting, revenue recognition, stock option accounting, and other matters affecting financial reports. Responds to changes in the regulatory environment to ensure continued compliance. This is a single incumbent position.
- 1080 Budget & Planning Manager**  
Coordinates various business functions of bank to provide and implement annual budget. Ensures that budget meets institution objectives. Prepares and analyzes financial performance and forecast reports. May assist in developing and training others on financial systems.
- 1085 Financial Analyst**  
Prepares and analyzes financial statements and reports. Performs research and analysis to provide definitive financial data to senior management along with recommendations for obtaining profit objectives.
- 1087 Modeler**  
Prepares financial models using mathematical, statistical and econometric techniques. Prepares supporting documentation regarding models. Supports modeling needs for credit risk, stress testing, balance forecasting, revenue and expense forecasting.
- 1090 Accountant I**  
Performs a variety of accounting duties according to existing procedures, methods, and systems. Receives, sorts, and proofs accounting documents, posts totals to ledger accounts, reviews internal records, reconciles accounts, and performs other related duties; assigns and reviews work of accounting clerical staff as necessary.
- 1092 Accountant II**  
Assists management with ensuring overall accuracy and integrity of financial data and is responsible for the more advanced general ledgers and critical accounting responsibilities. Assist accountant 1s with day-to-day questions/ requests and with other needs in the absence of the manager. May assist with external audits and examinations and regulatory filings. Assists with special projects assigned by management.
- 1095 Accounting Clerk**  
Performs entry-level accounting and bookkeeping activities; normally requires less than one year of experience.
- 1100 Accounting Specialist I**  
Prepares income and balance sheet statements, consolidated statements, and various other accounting statements and reports. Reviews and verifies the accuracy of journal entries and accounting classifications assigned to various records. Instructs or assigns work to bookkeepers and accounting clerks engaged in general accounting activities.
- 1105 Accounting Specialist II**  
Prepares income and balance sheet statements, consolidated statements, and various other accounting statements/reports. Analyzes financial reports and records, making recommendations relative to the accounting of reserves, assets, and expenditures. Reviews and verifies the accuracy of journal entries and accounting classifications assigned to various records. Instructs or assigns work to bookkeepers and accounting clerks engaged in general accounting activities.
- 1110 Head Bookkeeper**  
Oversees all bookkeeping staff. Keeps records of financial transactions, reconciles and balances accounts; posts transactions to journals; compiles statistical reports pertinent to business operation, i.e., accounts payable and receivable, cash receipts, and expenses; summarizes specialized ledgers to general ledger; may assist with payroll calculations.
- 1115 Bookkeeper**  
Keeps records of financial transactions, reconciles and balances accounts; posts transactions to journals; compiles statistical reports pertinent to business operation, i.e., accounts payable and receivable, cash receipts and expenses; summarizes specialized ledgers to general ledger; may assist with payroll calculations.
- 1120 Accounts Payable Clerk**  
Under general supervision, performs a variety of routine accounting duties according to existing procedures, methods, and systems related to the payment of vendors. Receives, sorts, and validates invoices; posts totals to ledger accounts; performs calculations; prepares checks and electronic payments for approval by others; reviews internal records; and performs other related duties involved in managing vendor relationships.

## RISK MANAGEMENT/AUDIT/COMPLIANCE

- 1125 Chief Risk Officer**  
Responsible for risk management programs within the bank to assure loss prevention and maximum protection to bank's assets. Centralizes the responsibility to measure, monitor and control risk from any actions by employees or customers, or due to other external factors.
- 1130 Risk Manager**  
Develops policy and implements procedures for managing various areas of risk including credit, interest rate, liquidity, price, operational, compliance, strategic, and reputation risks. Establishes bank-wide risk assessment program, values risk exposure, and monitors risk mitigation strategies. May manage staff of specialists. Reports to Chief Risk Officer.

- 1135 Chief Internal Auditor**  
Establishes and directs effective audit policies and controls and the regular review of such policies and procedures to safeguard the financial institution assets. Identifies audit responsibilities, organizes and directs the internal audit function, reviews audit results, and prepares detailed reports for management, board of directors, and audit committee.
- 1140 Internal Auditor I**  
Audits the accounting and statistical data of various departments, divisions, and locations in order to verify accuracy. Audits the activities of various departments for compliance with plans, policies, and procedures prescribed by management. Determines proper accountability of assets through physical count, inventory, and confirmation. Prepares and submits reports on the results of audits, recommending improvements in policies and procedures. Audits accounting records of contractors regarding agreements where the company is a party of interest. Cooperates with outside auditors in any undertaking that might expedite their work. Prepares work papers and reports as directed by the Chief Internal Auditor or the audit committee. Reviews audit findings, recommendations, and corrective action with Chief Internal Auditor.
- 1142 Internal Auditor II**  
This position normally has five-plus years of experience and handles more complex audits. Audits the accounting and statistical data of various departments, divisions, and locations in order to verify accuracy. Audits the activities of various departments for compliance with plans, policies, and procedures prescribed by management. Determines proper accountability of assets through physical count, inventory, and confirmation. Prepares and submits reports on the results of audits, recommending improvements in policies and procedures. Audits accounting records of contractors regarding agreements where the company is a party of interest. Cooperates with outside auditors in any undertaking that might expedite their work. Prepares work papers and reports as directed by the Chief Internal Auditor or the audit committee. Reviews audit findings, recommendations, and corrective action with Chief Internal Auditor.
- 1145 Audit Clerk**  
Performs a variety of internal audits according to existing procedures, methods and systems, under general supervision. Reports to Internal Auditor (1140).
- 1150 Chief Compliance Officer**  
Responsible for the overall compliance risk management process for the organization. Ensures that technical advice and guidance to bank management and staff is provided in sync with business and that compliance objectives are achieved. Directs compliance staff in the identification, measurement, and monitoring of compliance risks within the organization. Responsible for board reporting and interaction with external regulatory agencies.
- 1155 Compliance Specialist**  
Helps ensure the organization complies with regulatory requirements and applicable policies and procedures governing business practices. Collaborates with other compliance staff in the identification, measurement, and monitoring of compliance risks within the affiliates. May participate in implementing and maintaining compliance risk assessment process that provides a systematic method for evaluating the bank's effectiveness in complying with applicable federal and state consumer protection laws, regulations, and related internal policies and procedures.
- 1157 BSA Specialist**  
Conducts high-risk customer reviews utilizing the resources of the financial institution (system software, reports, databases, and system applications) analyzing and monitoring high-risk accounts and corporate structures for irregular transactions. Responsible for research preparation, investigations, and EDD reviews that are performed on all high-risk customers. This position performs various quality control reviews and monitoring pertaining to the Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering Program, OFAC, and Customer Identification Program compliance using industry standard and regulatory guidance to ensure the financial institutions' compliance efforts are maintained on a prioritized and scheduled basis.
- 1160 BSA Officer**  
Oversees development and implementation of bank's policies and procedures according to the Bank Secrecy Act (BSA), Anti-Money Laundering (AML) and Office of Foreign Assets Control (OFAC) programs.
- 1162 Compliance Assistant**  
Conducts and supports compliance, BSA and other risk management activities at the direction of management. Reports to Compliance Officer.
- 1165 Compliance/BSA Specialist**  
A position combining the responsibilities of positions 1155 and 1160 described above.
- 1167 Model Risk Manager**  
Responsible for oversight of models used for analysis and decision making by institution. Conducts review of designs, audits use and documents risks associated with models.
- 1170 Loan Review Officer**  
Typically reports to an executive officer, a loan review committee, or the board of directors. Reviews a variety of loans using predetermined criteria to ensure compliance with lending policies. Ensures that credit and collateral criteria and standards are maintained.
- 1175 Loan Reviewer**  
Responsible for ongoing reviews of a sampling of consumer, mortgage and commercial loans. The primary purpose of the review is to evaluate for credit risk according to factors, such as geographical location, type, and amount of loan. Examines and assesses quality of commercial loans, and designates risk rating indicating borrower's financial strength and probability of loan repayment. Responsible for reviewing and reporting on various items throughout Loan Operations including but not limited to: processes and controls, loan documentation, loan boarding, collateral perfection and adherence to regulatory and loan policy guidelines.

## LEGAL

- 1180 General Counsel**  
Responsible for all legal activities of an organization as well as directing activities of legal staff. Also responsible for keeping management informed of new laws and changes in old regulations. Advises managers as to legal rights. This position is the top legal officer in the financial institution.
- 1185 Assistant General Counsel**  
Assists general counsel in research and updates of laws pertaining to financial institution. Prepares drafts of legal documents and assists general counsel in the performance of his/her duties. Reports directly to general counsel.
- 1190 Paralegal**  
Provides support for general counsel and staff in the form of typing, correspondence, organization, etc.

## RETAIL BANKING

- 2000 Top Retail Banking Officer**  
Manages and directs the entire retail services function of the financial institution, including customer service, new accounts, branch operations, tellers, and personal banking. May also develop and implement the retail banking policies and procedures to meet objectives of the financial institution. This is a single incumbent position.

### *Branches*

- 2005 Top Branch Administration Manager**  
Responsible for administration and coordination of the entire branch office system. Plans, organizes, and directs the financial institution's branch banking centers, including facilities management and security. Directs the activities of subordinate managers who are responsible for the operation, profitability, and image of branch banking centers. This is a single incumbent position.
- 2006 Branch Administration Assistant**  
Assists Top Branch Administration Manager in effective administration of branch offices. Responsibilities include: support for branches regarding policy, procedure, compliance, products and other practices; Review and analysis of branch performance reports; coordination with other bank departments.
- 2007 Branch Policy and Procedure Administrator**  
Prepares and updates branch related policies and procedures. Communicates and trains regarding branch policy and procedure. Works with management to identify necessary changes to policies and procedures.
- 2010 Regional Branch Administration Manager**  
Responsible for the direction, administration, and operations of a group or an assigned territory of branch offices. Manages the branch managers to meet branch objectives, establishing policies and procedures, and the overall profitability of the branch. May report to the Branch Administration Manager or Top Retail Banking Manager.
- 2015 Branch Manager/Banking Center Manager I**  
Oversees branch activities, including teller operations, general customer service activities, loan processing, collections, personnel administration, and general upkeep. Oversees fewer than six branch employees.
- 2020 Branch Manager/Banking Center Manager II**  
Oversees branch activities, including teller operations, general customer service activities, loan processing, collections, personnel administration, and general upkeep. Oversees between 6 and 15 branch employees.
- 2025 Branch Manager/Banking Center Manager III**  
Oversees branch activities, including teller operations, general customer service activities, loan processing, collections, personnel administration, and general upkeep. Oversees more than 15 branch employees.
- 2030 Branch Manager/Banking Center Manager IV**  
Responsible for overall management of the staff and operations of a large branch. Typically, can originate and provide limited approval of all types of loans, including commercial, mortgage, and installment loans. Total loans and core deposits of \$90,000,00 to \$150,000,000. May have lending authority.
- 2035 Assistant Branch Manager/Assistant Banking Center Manager I**  
Reports to the Branch Manager and assists in the supervision of the staff and the provision of proper customer services. May be responsible for one or more areas of branch operations.
- 2040 Assistant Branch Manager/Assistant Banking Center Manager II**  
Same duties as Assistant Branch Manager I, but may also take on some higher-level responsibilities while assisting a Branch Manager III or IV.
- 2045 Branch Operations Manager/Assistant Branch Manager I**  
Has responsibility for a portion of the branch operations and for insuring that customer services are provided including opening of accounts, providing customers with information, and resolving banking problems for customers; participates in sales development activities; develops and services assigned accounts.
- 2050 Branch Operations Manager/Assistant Branch Manager II**  
Has responsibility for a major portion of the branch operations and for insuring that customer services are provided including opening of accounts, providing customers with information, and resolving banking problems for customers; participates in sales development activities; develops and services assigned accounts.

- 2055 Customer Service Supervisor**  
Supervises activities of customer service representative, may direct the activities of tellers and new accounts personnel to ensure efficient customer service.
- 2060 Teller Operations Supervisor**  
Supervises and schedules teller operations to ensure quality service and maintains report documentation for balance sheets, outage, etc. Provides training to teller staff, conducts performance reviews, recommends pay raises, hiring, discipline, promotion, transfers, and termination of teller staff as necessary. Typically, has more than five years of teller experience. In some financial institutions, may also be known as the Head Teller.
- 2065 Retail Banking Officer**  
Markets a wide variety of banking services to customers, refers or arranges financial services to meet customers' diverse needs, services a portfolio of individual customers. May supervise retail banking staff. May also be called a Customer Service Officer.
- 2070 Branch Loan Officer I**  
Approves or processes application for a variety of commercial, mortgage, and installment loans. The type and size of loans varies with the size and location of the branch. Operates with limited lending authority.
- 2075 Branch Loan Officer II**  
Approves or processes applications for a variety of commercial, mortgage, and installment loans. This job is typically found in the larger branches where there are larger or more complex loans, or where there is more than one branch loan officer position which requires supervision. This job typically has broader lending authority and portfolios than the less senior branch loan officer. May be the "general lending officer" in a main office or independent bank.
- 2080 Personal Banker I**  
Provides a full range of personalized banking services to retail customers focused on a broad and ongoing relationship including financial counseling, lending, and other financial needs. Discusses personal financial needs of the customer and makes recommendations on how the financial institution can meet those needs.
- 2085 Personal Banker II**  
Provides a full range of personalized banking services to retail customers focused on a broad and ongoing relationship including financial counseling, lending, and other financial needs. Discusses personal financial needs with customers and makes recommendations on how the bank can meet those needs. Incumbent will have 5 years of experience in retail banking service positions.
- 2090 Customer Service Representative I**  
Provides a wide variety of banking services to customers, refers or arranges financial services to meet customers' diverse needs, collects and reviews applications for consumer credit, meets with customers to discuss applications, and explains financial institution credit policies. May also be known as a retail banking representative.
- 2092 Customer Service Representative II**  
Provides a wide variety of banking services to customers, refers or arranges financial services to meet customers' diverse needs, collects and reviews applications for consumer credit, meets with customers to discuss applications, and explains financial institution credit policies. May also be known as a retail banking representative. Typically has lending goals and/or senior level experience.
- 2095 New Accounts Representative**  
Provides no transaction services to customers. Opens new accounts, verifies and processes changes to existing accounts provides information and sells and/or refers other financial services, answers customer questions, and resolves related account problems. The position requires a thorough knowledge of financial services.
- 2100 Universal Banker**  
Titles may vary, but this position combines the traditional teller and customer service representative (CSR) responsibilities into one position. It offers customers more personal banking options while still providing traditional teller service.
- 2105 Lead Teller**  
Serves as a lead teller, performs teller duties, and provides guidance and assistance to tellers with more complex customer transactions. May perform more demanding teller duties such as vault maintenance. Typically has three or more years of experience.
- 2110 Teller I**  
Performs most or all of the teller functions as previously described. Has less than one year of experience.
- 2115 Teller II**  
Provides service to customers regarding daily transactions, processes receipt and payment of cash, opens and closes accounts, answers inquiries, processes certificates, and refers customers for appropriate services. Accepts payments and services commercial, real estate, and installment loan accounts. Maintains records, prepares reports, and computes interest on loans. Has more than one year of experience.
- 2120 Teller III**  
Provides customer services on a variety of relatively complex transactions including, but not limited to those duties relating to processing notes, collections, or exchanges. Prepares daily balance sheets of cash transactions. May serve as general paying and receiving teller, in addition to duties outlined above. May give some direction and guidance to other teller levels. May act as a head teller in a smaller branch.

**2125 Vault Teller**  
Manages a fund of cash on hand to facilitate normal financial transactions with individual and business accounts. Ships and receives money as necessary and returns excess cash for credit to the appropriate Federal Reserve Bank. Maintains the vault within prescribed policy limitations. May supervise vault attendants.

**2127 Virtual Teller**  
Responsible for providing superior service while interacting via video with members/customers. Responsible for accurately processing financial transactions and being an effective source of information for members/customers.

### ***In Store Branches***

**2135 In-store Branch Sales Manager**  
Responsible for the management and promotion of an in-store branch. Participates in the cross-selling of bank products and services. Implements in-store promotional activities and programs to increase awareness and generate new business. Conducts micro-marketing within the in-store facility. May supervise and perform evaluations of sales associates within the branch. Interviews and hires staff for branch positions.

**2140 In-store Assistant Branch Sales Manager**  
Responsible for assisting the branch sales manager in the management and promotion of an in-store branch. Plans, supervises, directs, and controls all branch operations in accordance with policy and procedures. Responsible for all operational and administrative matters for branch. May supervise and perform evaluations of sales associates within the branch. Participates with branch sales manager in interviewing and hiring for staff positions. Serves as manager of branch in absence of branch sales manager. Conducts micro-marketing within the branch and follows up on prospects obtained from customer contacts.

**2145 In-store Branch Universal Banker**  
Responsible for providing teller services to customers and cultivating new customer relationships through the sale of bank products. Opens and maintains customer accounts. Processes loans.

### ***Call Center***

**2150 Call Center Manager**  
Manages the customer service operations associated with responding to customers via telephone, email, online chat and mail. Oversees personnel, policies, procedures and reporting. Supports sale and referral of deposits and loans by call center staff. Maintains bank documents and prepares reports.

**2152 Call Center Assistant Manager**  
Assists Call Center Manager and performs duties of manager in their absence.

**2155 Call Center Team Lead**  
Works with Call Center Manager to establish work schedules. Monitors staffing and workload. Provides guidance to Call Center Customer Service Representatives when needed to resolve customer's issue. Provides input to performance evaluations. Performs duties of Call Center Customer Service Representative.

**2160 Call Center Customer Service Representative (CSR) I**  
Provides assistance to individual or corporate customers in opening new accounts or selling and cross-selling bank products. Answers telephone calls regarding customer account information, inquiries, problems, concerns, and general questions. Also responsible for transfers via phone, stop payment requests, and statement fax requests. Processes check orders and notarizes documents.

**2162 Call Center Customer Service Representative (CSR) II**  
Provides assistance to individual or corporate customers in opening new accounts or selling and cross-selling bank products. Answers telephone calls regarding customer account information, inquiries, problems, concerns, and general questions. Also responsible for transfers via phone, stop payment requests, and statement fax requests. Processes check orders and notarizes documents. Typically, has more than two years of experience, has lending goals, or is responsible for addressing more escalated and complex customer issues.

**2165 Electronic Banking Service Representative**  
Performs various activities in support of electronic banking services. Adds new customers and maintains existing customer records in ATM, Check Card, Debit Card, and Online Banking systems. Processes Online Banking action items such as wire transfers and stop payments. Responds to Reg E claims. Processes incoming and outgoing ACH files.

### **SMALL BUSINESS BANKING**

**2170 Business Banking Manager**  
Maintains high-end small business customer accounts, assisting them with non-mortgage lending, deposit and/or investment needs. Supervises Business Banking Officers and related staff.

**2175 Business Banking Officer**  
Assists various small business customers with non-mortgage lending, deposit and/or investment needs. Reports to the Business Banking Manager.

**2180 Small Business Loan Officer**  
Provides credit services to small businesses through the Small Business Administration loan programs. Analyzes client credit and financial information. Works with clients to identify needs and recommends bank products and services. Provides customer services on assigned accounts, opens new accounts and responds to client requests. Participates in business development programs of the bank.

- 2185 Small Business Underwriter**  
Reviews loan applications to evaluate, classify, and rate small businesses for credit and accepts or declines applications as determined by established underwriting standards. Concludes degree of risk from nature of business and financial information. Underwrites loan request, recommends credit action and prepares credit memorandum.
- 2190 Small Business Loan Processor**  
Responsible for processing, administration, and closing of small business loans. Assists loan officers with activities such as extension of new loans. Answers routine customer questions. Processes and administers existing loans in two or more of the following areas: installment, commercial, credit card, and mortgage loans. Records new applications and loans. Obtains credit information and ensures sufficient loan collateral. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports.
- 2195 SBA Loan Manager**  
Directs and coordinates activities of SBA lending department. Develops and maintains internal SBA lending policies, and procedures. Supervises SBA lending officers and maintains key customer relationships.
- 2200 SBA Lending Officer/Underwriter**  
Reviews loan applications to evaluate, classify, and rate small businesses for credit under any of several Small Business Administration loan programs. Concludes degree of risk from nature of business and financial information. Underwrites loan request, recommends credit action and prepares credit memorandum. Maintains relationships with small business owners and bank staff engaged in small business banking.
- 2205 SBA Credit Analyst**  
Analyzes credit information and assesses risks of lending to new and current SBA loan customers. Handles servicing for secured and unsecured loans within requirements of SBA loan policy. Verifies and evaluates collateral and prepares reports of findings.
- 2210 SBA Loan Processor/Closer**  
Responsible for processing, administration, and closing of loans according to requirements of any of several Small Business Administration loan programs. Assists SBA Loan Officers with activities such as extension of new loans. Answers routine customer questions. Processes and administers existing loans and records new applications and loans. Obtains credit information and ensures sufficient loan collateral. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports.

## LENDING

- 3000 Chief Lending Officer**  
Oversees all lending areas within the financial institution. Develops or approves broad lending policies, procedures, and interest rate structures for the installment, commercial, mortgage, and other lending areas. Represents the financial institution in major transactions and makes credit decisions that exceed loan officers' authority. Directly supervises loan officers. Maintains customer relationships and oversees reporting of all lending activities. This is a single incumbent position.
- 3005 Loan Officer (General)**  
Interviews loan applicants and makes credit decisions within established guidelines. Processes loan applications, prepares appropriate documentation, maintains customer relationships, approves loans that meet established lending criteria and are within approved lending limits, manages a portfolio of loans, and may coordinate some collection efforts.

### *Commercial Lending*

- 3010 Top Commercial Loan Manager**  
Directs and coordinates activities of commercial lending department. Develops and maintains commercial lending policies, procedures, and interest rate structures; supervises commercial lending officers; and maintains key customer relationships.
- 3015 Commercial Loan Group Manager**  
Supervisors other commercial loan officers or commercial mortgage loan officers. Assists in decisions related to those duties as needed. Provides input on lending policies and procedures, reviews and approves loan applications exceeding staff authority. Reports to Top Commercial Loan Manager.
- 3020 Commercial Loan Officer III**  
Experienced lending officer who handles large and complex commercial loan customers. Makes credit decisions, maintains customer relationships, and manages a portfolio of commercial loans.
- 3025 Commercial Loan Officer II**  
Interviews commercial loan applicants and makes credit decisions within established guidelines. Processes loan applications, prepares appropriate documentation, maintains customer relationships, manages a portfolio of commercial loans, and may coordinate some collection efforts.
- 3030 Commercial Loan Officer I**  
Performs the same duties of a commercial loan officer; however, has limited loan authority and recommends, rather than approves. Typically, has less than two years of experience.
- 3035 Commercial Loan Processor/Assistant**  
Responsible for processing, administration, and closing of commercial loans. Assists loan officers with activities such as extension of new loans. Answers routine customer questions. Processes and administers existing loans in two or more of the following areas: installment, commercial, credit card, and mortgage loans. Records new applications and loans.

Obtains credit information and ensures sufficient loan collateral. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports.

**3040 Agricultural Loan Officer**

Makes and services a variety of agricultural loans and provides other customer services as may be required; operates with limited credit authority.

**3045 Commercial Loan Portfolio Manager**

Oversees integrity of commercial loan portfolio. Maintains on-going financial and covenant analysis of individual loan accounts. Oversees and analyzes Watch List accounts and reports. Ensures risk ratings are supported by current information. Provides reports to management on bank's loan portfolio with recommendations for appropriate risk rating changes. Reviews loan portfolio for compliance with laws and regulations and recommends improvements to lending policies and procedures.

**Commercial Mortgage Lending**

**3050 Top Commercial Mortgage Loan Manager**

Oversees the management, direction, and development of the commercial lending department. Overall responsibilities for the commercial loan portfolio. Reviews approved loans and delinquency reports.

**3055 Commercial Mortgage Loan Officer III**

Experienced lending officer who handles large and complex commercial mortgage loan customers. Makes credit decisions, maintains customer relationships, and manages a portfolio of commercial mortgage loans.

**3060 Commercial Mortgage Loan Officer II**

Interviews commercial mortgage loan applicants, and processes loan applications. Verifies credit references, approves loans within individual approval lending limits, and prepares appropriate documentation.

**3065 Commercial Mortgage Loan Officer I**

Performs similar duties as commercial mortgage loan officer, but only recommends loan commitment rather than approving loan. Less than two years of experience.

**3070 Commercial Mortgage Loan Portfolio Manager**

Oversees integrity of commercial mortgage loan portfolio. Maintains on-going financial and covenant analysis of loan accounts. Oversees and analyzes Watch List accounts and reports. Ensures risk ratings are supported by current information. Provides reports to management on bank's loan portfolio with recommendations for appropriate risk rating changes. Reviews loan portfolio for compliance with laws and regulations and recommends improvements to lending policies and procedures.

**3075 Commercial Mortgage Loan Processor/Assistant**

Responsible for processing, administration, and closing of commercial mortgage loans through activities such as processing loan documentation by verifying the accuracy of completion, setting up new accounts, maintaining loan records and files. May prepare disbursement checks. May enter loan data into computer system.

**Consumer/Installment Lending**

**3080 Top Consumer Loan Manager**

Oversees the management, direction, and development of the consumer lending department. Overall responsibilities for the consumer loan portfolio, reviews approved loans and delinquency reports.

**3085 Consumer Loan Officer III**

Provides input on consumer lending policies. May make credit decisions that exceed the loan officer's authority. Reviews loans processed by subordinate consumer loan officers, and maintains relationships with area merchants and dealers.

**3090 Consumer Loan Officer II**

Under general supervision, but in accordance with established lending policies and procedures, receives and reviews applications for consumer credit. Meets with applicants to explain credit policies and to obtain additional loan documentation. Assembles loan applications and approves loans that meet established lending criteria and are within approval lending limits. Presents loan requests above lending limit to senior loan officer and/or other appropriate groups.

**3095 Consumer Loan Officer I**

Under general supervision, but in accordance with established lending policies and procedures, receives and reviews applications for consumer credit. Meets with applicants to explain credit policies and to obtain additional loan documentation. Assembles loan applications and approves loans that meet established lending criteria and are within approval lending limits. Presents loan requests above lending limit to senior loan officer and/or other appropriate groups. Typically, has less than two years of experience.

**3100 Consumer Mortgage Lender**

Consumer loan officer (527/3090) that also handles residential mortgages.

**3105 Consumer Loan Underwriter**

Responsible for underwriting consumer loans within guidelines approved by the bank board of directors. Responsible for informing and updating staff regarding any underwriting changes and communications with Operations Center/Department. Ensures the regular compliance of loans and monitors the quality and quantity of loans submitted by loan processor.

- 3107 Indirect Consumer Loan Underwriter/Lender**  
Responsible for underwriting indirect consumer loans within guidelines approved. Evaluates and determines if the information submitted from the dealer meets the standards for the bank to extend an offer. Responsible for informing and updating staff regarding any underwriting changes and communications with Operations Center/Department. Ensures the regular compliance of loans and monitors the quality and quantity of loans submitted by loan processor. Develops new bank relationships with auto dealers. Maintain the current dealership relationships. Effectively handle past due loans and exceptions to keep them at a standard suitable for the Bank Policies and Procedures.
- 3110 Consumer Loan Processor/Assistant**  
Responsible for processing, administration, and closing of consumer/installment loans through activities such as processing loan payments, setting up new accounts, and maintaining loan records and files. Uses loan origination system. Assists loan officers with activities such as extension of new loans. Answers routine customer questions.
- 3112 Indirect Consumer Loan Processor/Assistant**  
Responsible for processing, administration, and closing of indirect consumer/installment loans through activities such as processing loan payments, setting up new accounts, and maintaining loan records and files. Uses loan origination systems. Works directly with dealers to complete loan transactions. Assists loan officers with activities such as extension of new loans. Answers routine dealer or customer questions.
- 3114 Indirect/Dealer Relationship Loan Officer**  
Responsible for establishing and maintaining effective relationships with dealership partners. Develops new business and expands existing relationships with owners, General Managers, Finance Managers and other staff. Evaluates and approves/declines credit decisions according to policy.

### ***Residential Mortgage Lending***

- 3115 Top Residential Mortgage Loan Manager**  
Directs activities of mortgage lending department. Develops or approves mortgage lending policies, procedures, and interest rate structures; supervises mortgage lending officers; and maintains key customer relationships.
- 3117 Residential Mortgage Operations Manager**  
Responsible for ensuring an overall effective mortgage servicing, underwriting & processing function. Management and coordination of external quality control reviews. Responsible for development of a management reporting system for both pre-funding and post-closing review findings.
- 3119 Residential Mortgage Sales Manager**  
Responsible for cultivation and maintenance of mortgage loan production from origination to funding. Responsible for assigning sales objectives for the mortgage loan products and meeting them on an annual basis. Responsible for managing production staff and activities during the application, approval, and funding process, and to provide relevant information and guidance to the customers/members.
- 3120 Residential Mortgage Loan Officer III**  
Provides input on residential mortgage lending policies and procedures, may supervise and advise mortgage loan officers, reviews and approves mortgage applications exceeding staff authority.
- 3125 Residential Mortgage Loan Officer II**  
Interviews residential mortgage loan applicants, and processes loan applications. Verifies credit references, approves loans within individual approval lending limits, and prepares appropriate documentation.
- 3130 Residential Mortgage Loan Officer I**  
Performs similar duties as residential mortgage loan officer, but only recommends loan commitment rather than approving loan. Less than two years of experience.
- 3135 Residential Mortgage Loan Processor/Assistant**  
Responsible for processing, administration, and closing of residential mortgage loans through activities such as processing loan documentation by verifying the accuracy of completion, setting up new accounts, maintaining loan records and files. May prepare disbursement checks. May enter loan data into computer system.
- 3140 Residential Mortgage Closer**  
Responsible for processing, administration, and closing of loans according to requirements for residential mortgage programs. Assists SBA Mortgage Loan Officers with extension of new loans. Answers routine customer questions. Processes and administers existing loans and records new applications and loans. Obtains credit information and ensures sufficient loan collateral. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports.
- 3145 Secondary Market Manager**  
Manages the secondary market operations including buying and selling of mortgages loans for the financial institution. Responsible for making contact with new buyers and sellers in the secondary market. Ensures all transactions/operations are conducted in compliance with applicable regulations.
- 3150 Residential Mortgage Underwriter**  
Responsible for underwriting all FHA/VA government loans and all conventional loans within guidelines approved by the bank board of directors. Responsible for informing and updating staff regarding any underwriting changes and communications with Operations Center/Department. Ensures the regular compliance of loans and monitors the quality and quantity of loans submitted by loan processor.
- 3155 Junior Residential Mortgage Underwriter**  
Assists the Underwriter (558/3150) and has less experience.

***Lending Operations and Support***

- 3170 Loan Operations Officer/Manager**  
Manages and is responsible for day-to-day loan operations of all lending transactions such as processing and closing of loans. Ensures schedules and deadlines are met. Assists with problem resolution as needed. May supervise all or most loan processors, loan operations specialists, and closers.
- 3172 Loan Servicing Manager**  
Manages and is responsible for day-to-day loan servicing, including payments, payoffs, collateral monitoring, escrows, and insurance monitoring. Supervises staff. Responsible for procedures and management reporting.
- 3175 Loan Operations Specialist**  
Provides administrative and operational support as needed to multiple lending functions in accordance with established systems and procedures. Ensures schedules and deadlines are met, coordinating with other departments as needed. Maintains appropriate files and records. Reviews documents prior to submission. Develops and prepares reports relating to duties or projects assigned. Performs necessary research for completion of projects. Assists with problem resolution as needed. Assists loan operations officer.
- 3177 Loan Quality Control Specialist**  
Performs an intensive review of the loan file for closed loans in order to ensure special conditions are satisfied and all documentation is correct, complete, accurate and properly executed. Ensures that the Bank's lien position will be perfected pursuant to closing; obtains any missing, incorrect or outstanding documents from lender or closing agent. Reports missing items and results of quality review to loan operations officer.
- 3180 Loan Operations Processor/Administrative Assistant/Clerk**  
Responsible for processing, administration, and closing of loans. Assists loan officers with activities such as extension of new loans. Answers routine customer questions. Processes and administers existing loans in two or more of the following areas: installment, commercial, credit card, and mortgage loans. Records new applications and loans. Obtains credit information and ensures sufficient loan collateral. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports. Answers customer inquiries and resolves routine problems.
- 3182 Escrow Processor**  
Responsible for processing, administration, disbursement and reporting of escrow accounts associated with loans. Handles reporting and reconciliation of escrow accounts. Prepares escrow analyses. Uses loan systems.
- 3184 Residential Mortgage Loan Servicing Specialist**  
Responsible for boarding and servicing residential mortgage loans. Assists loan officers with activities such as loan extension. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports. Answers customer inquiries and resolves routine problems. Uses loan origination and loan servicing systems.
- 3185 Loan Documentation Officer/Supervisor**  
Oversees all documentation for commercial, ag, mortgage and consumer loans.
- 3190 Loan Documentation Specialist**  
Provide administrative support to the loan department in the form of documentation preparation and other duties required to move loans from the approval stage to closing. Review documents against loan approval for accuracy and completeness. Complete due diligence needed for documentation preparation. Monitor loan documentation after funding.
- 3192 Vault Custodian/File Clerk**  
General oversight of all matters regarding storage and security of loan files (including but not limited to tracking and knowledge of location of all files). Responsible for organization and systematic arrangement of loan files. Delivers and retrieves loan files as requested.
- 3195 Insurance Administrator/Coordinator**  
Maintain customer files with proof of hazard insurance and correspond to obtain this insurance. Force places insurance as needed.

***Credit Administration***

- 3200 Chief Credit Officer**  
Responsible for the overall management of the financial institution's credit risk management. Ensures that a sound loan portfolio is maintained. Works with compliance staff to ensure that the financial institution is in compliance with all applicable laws and regulations. May also be known as a risk management officer.
- 3205 Credit Officer**  
Responsible for evaluation and approval of loans within established authority. Works with commercial lending and commercial mortgage officers to underwrite, structure, and manage credit relationships. Participates in and/or chairs loan committees.
- 3210 Commercial Credit Department Manager**  
Responsible for the bank's domestic commercial credit analysis and investigation, and the development and implementation of prudent credit policies. May assist commercial loan officers with the establishment of terms for unusual loans and may approve loans in excess of loan officer's approved loan limit.
- 3215 Credit Analyst I**  
Analyzes credit information and conducts credit investigations related to lending to establish the financial condition of potential borrowers. Prepares spreadsheets, reports, summaries, and opinions for use by loan officers, senior management or loan committees.

- 3220 Credit Analyst II**  
Performs financial analysis of builder spec, builder pre-sold lines, commercial loans, and commercial real estate loan requests and identifies the strengths and weaknesses of credit.
- 3225 Commercial Underwriter**  
Reviews loan applications to evaluate, classify, and rate commercial customers for credit and accepts or declines applications as determined by established underwriting standards. Concludes degree of risk from nature of business and financial information. Underwrites loan request, recommends credit action and prepares credit memorandum.
- 3230 Commercial Real Estate Underwriter**  
Reviews loan applications to evaluate, classify, and rate commercial real estate loan customers for credit and accepts or declines applications as determined by established underwriting standards. Concludes degree of risk from nature of business and financial information. Underwrites loan request, recommends credit action and prepares credit memorandum.
- 3232 Appraisal Manager**  
Responsible for developing, implementing, and monitoring risk based independent appraisal policies, processes and procedures, while provide a high level of responsiveness to the lending staff. Oversees other appraisers in accordance with the organization's policies and applicable laws.
- 3235 Real Estate Appraiser**  
Appraises all types of properties which may be accepted as a security for a loan by an institution. Inspects and makes written appraisals of properties to become security for loans. May hold professional appraisal designation (SRA, RM, etc.). May inspect properties under construction or mortgaged before and after foreclosure. May recommend repair and rehabilitation work necessary. May also supervise the inspection and maintenance of properties owned through foreclosure.
- 3240 Residential Construction Loan Administrator**  
For Residential Properties - Inspects construction progress for conformance to approved plans and specifications. Approves progress payments due. Authorizes notice of completion. Maintains necessary records. May inspect mortgage properties when damaged. May be responsible for the servicing and disbursement of construction loans. Packages and submits spec loans and pre-sales for loan committee. Processes builder approval requests, maintains builder financial, and licensing records.
- 3245 Commercial Construction Loan Administrator**  
For Commercial Properties - Inspects construction progress for conformance to approved plans and specifications. Approves progress payments due. Authorizes notice of completion. Maintains necessary records. May inspect mortgage properties when damaged. May be responsible for the servicing and disbursement of construction loans. Processes builder approval requests, maintains builder financial, and licensing records.
- 3250 Collections Manager**  
Directs and coordinates collection activities and supervises collections staff. Responsible for obtaining updates and remaining current on legal issues and proper documentation involved with collection of delinquent accounts. Personally handles or directs the handling of charge-off accounts, repossessions, lawsuits, bankruptcies, and most litigation on assigned accounts; provides regular reporting internally regarding collections, charge-off, and recovery activities.
- 3255 Senior Collector**  
Maintains records and files reports on past due loan accounts. Prepares delinquent notices for customers, and negotiates with customers and their representatives for the resolution of delinquent loans. Collects delinquent accounts, documents action to include preparation and compilation of actions taken; prepares past dues and correspondence records/reports. Incumbent has at least five years of experience in collections positions.
- 3260 Collections Representative**  
Maintains records and files reports on past due loan accounts. Prepares delinquent notices for customers, and negotiates with customers and their representatives for the resolution of delinquent loans. Collects delinquent accounts, documents action to include preparation and compilation of actions taken; prepares past dues and correspondence records/reports.
- 3265 Loan Workout Manager/Special Assets Manager**  
Manages a staff involved in restructuring loans. Establishes policy and procedure for working with other parties to restructure loans and preclude charge off. Coordinates workout program with tax, legal, audit, credit/loan policy, and regulatory affairs functions. Recommends policy improvements to reduce risk. This is a single incumbent position.
- 3270 Loan Workout Officer/Special Assets Officer**  
Provides support to the commercial loan function with respect to problem credits. Works with others in the bank to review and restructure credit and repayment terms, to better secure collateral, attain equity position, or otherwise establish recourse to other borrower assets against the possibility of a charge off. Coordinates with tax, legal, audit, credit/loan policy, and regulatory officials as needed and works to maximize the recovery of nonperforming loans which have been charged off.
- 3280 Foreclosure Specialist**  
Responsible for handling of foreclosures on active installment loans, commercial loans, real estate loans, home equity lines of credit or P & L loan, including loans acquired from the FDIC. Reviews all loan documentation on Homes Equity Lines, Commercial Loans, Installment Loans or Mortgage Real Estate Loans such as appraisals, title searches, deeds of trust, demand notes etc. Ensures all delinquent property taxes and insurance are paid.

## TREASURY MANAGEMENT

- 3290 Top Treasury Management Manager**  
Develop and manage a team of officers and administrative staff focusing on cash management relationships within the business community. Develop and manage customer relationships to build deposit opportunities. Provide leadership in partnering with other department leaders to promote the products and services of the bank to new and existing customers.
- 3295 Treasury Management Officer/Treasury Sales Representative**  
Generate new deposits and fee income. Source new cash management opportunities. Work with commercial banking officers to assist in cross-selling cash management services to their customers. Provide customer service to clients/prospects to ensure a thorough and timely service delivery process. Selling treasury services to new and existing clients.
- 3300 Treasury Management Administrative Assistant/Service Support**  
Coordinate the implementation of cash management services. Serve as an operations liaison to customers to facilitate a thorough service delivery process. Support sales and service efforts of the cash management officers. Interface with clients/prospects and officers to obtain necessary information and provide superior customer service.
- 3305 Public Funds/Finance Specialist**  
Generate new deposits, fee income and loans from governmental entities and other similar entities. Source new cash management opportunities. Handle loan requests and manage a loan portfolio. Provide customer service to clients/prospects to ensure a thorough and timely service delivery process.
- 3315 Trade Finance Manager**  
Develops and implements policies procedures and products for international credit transactions. Coordinates financial and credit arrangements for export and import operations of the bank's customers via letters of credit and other payment and financing vehicles. Provides guidance in matters concerning trade regulations, markets, duties and taxes. Does not have credit responsibilities.
- 3320 Trade Finance Assistant**  
Carries out administrative support activities in support of international trade finance. Completes procedures for letters of credit, bankers' acceptance, documentary collections, and foreign currency. Provides procedural information to trade finance customers.

## WEALTH MANAGEMENT

- 4000 Top Wealth Management/Trust Officer**  
Directs the operation of all trust activities. Reviews and develops trust policies and procedures, interviews and counsels individuals on estate planning, calls on prospective accounts; administers and manages trust accounts, coordinates investments of trust assets, and oversees reporting of trust activities. A single incumbent position.
- 4005 Trust Investment Officer**  
Responsible for developing appropriate investment programs and ensuring that the cash assets of the accounts (trusts and estates) are invested at all times. Discusses all investment questions with the beneficiaries and obtains co-trustee approval on investment changes where required. The investment officer should be not only well versed in the securities business, but should be able to relate specific types of stocks and bonds to specific situations.
- 4010 Trust Administrative Assistant/Investments Administrative Assistant/Secretary**  
Assists trust officers or licensed representatives with a variety of administrative and support services, including trust data entry, recordkeeping, and IRA accounting and maintenance functions. May also open all types of accounts and originate some loans.
- 4015 Trust New Business Officer**  
Develops list of potential trust customers and contacts them relative to all types of trust services such as estate planning, pension plans, profit sharing plans, and trust. Maintains contact with present trust customers. Coordinates efforts with other trust officers in the solicitation and administration of accounts.
- 4020 Trust Operations Manager/Personal Trust Administration Supervisor**  
Manages trust operations according to the financial institution policies and regulatory requirements. Supports the activities of trust officers to ensure that approved accounting, record retention, and processing functions are undertaken. Oversees and supervises trust operations personnel.
- 4025 Trust Operations Clerk**  
Provides administrative support services in the trust department including opening and closing trust accounts, arranging asset transfers, updating trust account records, paying bills, and disbursing proceeds. Performs general clerical functions in support of trust operations department.
- 4030 Personal Trust Officer I**  
Administers trust accounts where the financial institution acts in the capacity of personal representative of an estate, trustee under will or trust agreement, guardian of the assets of minors or incompetents under appointment of the court or agent under a custody, safekeeping, or investment management arrangement.
- 4035 Personal Trust Officer II**  
Primarily responsible for the administration of a certain class or group of the bank's trust accounts, such as trust, estates, or agencies. May also be involved with some corporate accounts. May administer through a staff of trust administrators and may participate in the management of the bank's trust department. As a senior level administrator, may personally administer more complex or important accounts.

- 4040 Personal Trust Administrator**  
Provides administrative support to personal trust officer dealing with specific customers with such items as trusts, estates, or agencies. Assists with setting up the estates, agency accounts, trusts, and guardianships.
- 4045 Personal Trust Administrative Support/Clerk**  
Performs complex clerical and administrative support activities in a trust department. Opens and closes trust accounts; arranges transfer of trust assets; updates trust account records; pays bills, dividends, and interest; and performs clerical duties in personal or corporate trust department.
- 4050 Employee Benefits Trust Officer**  
Develops and administers employee benefit trust accounts, completes IRS and DOL documentation, handles amendments, and all required services and correspondence to plan participants.
- 4055 Employee Benefits Trust Administrator**  
Assists in the administration of employee benefit trusts such as profit sharing, pension, 401(k), and ESOP plans. Also assists with the administration of assigned plans, development, and installation of those plans. May assist in the disbursement of payments to retirees or employees in a plan.
- 4060 Employee Benefits Clerk**  
Records employee enrollment in retirement, health insurance and other benefit programs. Answers employee questions regarding benefits. Provides administrative support to open enrollment periods. Maintains program participation records.

### **Investment Sales**

- 4065 Head of Personal Investment Sales**  
Responsible for managing overall personal investment services and sales, also manages the investment reps. Typically has a Series 7 license. This is a single incumbent position.
- 4070 Licensed Investment Representative**  
Responsible for the sales of brokerage services which could include stock, bonds, and mutual funds. Typically has a Series 7 license. This is a multi-incumbent position.
- 4072 Investment Services Administrator**  
Responsible for customer service to brokerage customers which could include stock, bonds, and mutual funds products. Provides investment services, coordinates sales activity and marketing of all investment products, maintains licensing to sell mutual funds, stocks, and other investment related products and complies with the financial requirements of the investment company. Likely has an investment license. Supports operational aspects of investment sales and purchases. Uses investment reporting systems.
- 4075 Investment Sales Assistant**  
Processes sales data, prepares correspondence, generates sales progress reports, commission reports, and market trend reports. Provides administrative support to investment sales staff in all aspects of sales and delivery process.

### **Private Banking**

- 4080 Private Banking Manager**  
Manages the private banking department. Maintains individual customer relationships and promotes private banking services. Establishes departmental goals, monitors private banker performance, and provides guidance to achieve departmental goals.
- 4085 Private Banker**  
Provides a full line of banking services to high-net-worth individuals. This may include extending credit, providing financial and banking advice, and deposit-related services.
- 4090 Private Banking Administrative Assistant**  
Provides administrative support for banking services to high-net worth individuals.

### **INSURANCE**

- 4095 Insurance Sales Manager**  
Oversees all insurance staff. Identifies prospective customer targets and manages promotion of insurance offerings. May handle all aspects of insurance sales.
- 4100 Insurances Salesperson**  
Works with new and current customers to provide home, auto, life insurance coverage. Able to explain coverage and merits of policies. May handle all aspects of insurance sales.
- 4105 Insurance Sales Administrative Assistant**  
Processes sales data, prepares correspondence, generates sales progress reports, commission reports, and market trend reports. Provides administrative support to insurance sales staff in all aspects of sales and delivery process.

### **MARKETING**

- 5000 Marketing Director**  
Plans, organizes, and directs the marketing function. Ensures that marketing objectives and plans support the overall business goals and objectives. Directs the activities in the following areas: market research, advertising and promotion campaigns, and new product development.

- 5002 Marketing Manager**  
Implements the company's marketing plan under the direction of the Marketing Executive. Effectively manages department staff, resources, and timelines.
- 5005 Marketing Specialist/Coordinator**  
Assists in the coordination and execution of the institution's marketing, communications, and public relations. Often coordinates promotions.
- 5007 Marketing Data Analyst**  
Performs quantitative and qualitative research using statistical methodology and studies to determine the analysis of programs, products and services offered, market potential, competitive intelligence and industry standards to recommend and direct market efforts. Recommends marketing activity based on research evaluation reflected through the organization's programming of paid and non-paid advertising and marketing programs involving all internal and externally directed mass communications. Directs subscriptions and online services of research study vehicles.
- 5010 Product Manager**  
Manages banking product development through all phases of the development process from concept to implementation. Monitors development and implementation budgets. Manages training for product implementation. Monitors product profitability and makes adjustments when needed to achieve goals. May direct project teams.
- 5015 Product Specialist**  
Serve as Product Specialist handling product development, administrative support and product training for a particular set of products. Assist with developing and facilitating various training & career pathing programs. Provide support with setting policies & procedures and updating manuals.
- 5020 IRA Product Manager**  
Manage the marketing and delivery of IRA and retirement products. Serve as Product Specialist handling product development, administrative support and product training. Provides support with setting policies & procedures and updating manuals. Coordinates operational handling of IRA and related accounts.
- 5025 Internet Media Manager**  
Manages the organization's internet media. Designs, develops, and manages implementation of written and graphical content for websites and other social media platforms to provide information on products and services. Gathers information and integrates data from many departments. Determines content and optimal delivery via internet media. Maintains user interface and design standards. This position is not responsible for website code which is furnished by a Webmaster or Web Developer.
- 5027 Social Media Specialist**  
Responsible for coordinating the bank's Social Media effort. Assists in the development and implementation of a variety of marketing communications programs with a special focus on social media. Monitors Bank social media site for customer service issues and ensures that an appropriate response is posted in a timely manner. Reads through posts and ensures that they meet bank guidelines.
- 5030 Business Development/Community Development Officer**  
Performs business development activities including officer call programs. Develops and implements promotional and cross-sell programs. Maintains and works to build new relationships within the local community.
- 5035 Public Relations Coordinator**  
Coordinate activities with media and community organizations. Facilitate and prepare news releases. Coordinate with marketing activities in advertising, promotions sales, research, community involvement, and new product introductions.
- 5040 Digital Banking Manager**  
Develops and executes strategies for increasing revenue and enhancing customer electronic banking/ experience in support of the company's multi-channel retail banking strategy, which relies on a substantial increase in electronic banking activity and transactions. The responsibilities include, but are not limited to, the on-going development, compliance and management of the digital platforms. This includes online, text, mobile banking channels and other electronic forms of development and enhancement.
- 5045 Digital Banking Specialist**  
Responsible for assisting Digital Banking Officer on the execution and deployment of the multi-channel retail banking strategy. Has deep knowledge of the available services the bank offers and their operations. May provide support to clients on complex issues.

## BANK OPERATIONS

- 6000 Top Operations and IT Manager**  
Manages and directs both the operations and information systems areas. Develops and recommends objectives, policies, and procedures for both of these functions. This is a single incumbent position. Those individuals responsible for only one area, please report either the top operations officer or the chief information officer.
- 6005 Top Operations Manager**  
Develops and/or approves operations objectives, policies, and procedures. Provides broad direction for the operational areas of customer service, proof, bookkeeping, clerical support, and branch operations. This is a single incumbent position.

- 6007 Cashier**  
Coordinates bank operations and services, directs bookkeeping, new accounts, safe deposit, purchasing proof, courier operations, cash letter, and teller areas. Conducts audit of internal operations and prepares audit reports. Oversees the payroll function. Maintains corporate records. Maintains the records of purchases and/or sales of securities within the bank's investment portfolio. Performs a variety of accounting functions, including the daily sale and/or purchase of fed funds.
- 6010 Deposit Operations Manager**  
Manages deposit operations staff. Assigns or delegates responsibility for deposit operations processes. Develops and/or approves operations objectives, policies, and procedures. Ensures timely transaction processing and adherence to policies and procedures. Prepares reports of operations and participates in planning and budgeting process. This is a single incumbent position.
- 6015 Operations Officer**  
Position typically reports to top operations officer or top operations and IT officer. Organizes and manages a significant portion of the operations departments (i.e., teller services, central file, proof transit). Ensures that areas of responsibility comply with overall operating policies and procedures. May be a multi-incumbent position.
- 6020 Operations Specialist/Account Services**  
Typically reports to the operations officer. Primarily provides administrative and operational support to either a few areas of operations or the overall operations department. Responsible for ensuring operation requirements are met by coordinating the workflow in and out of the department. Handles complex reporting, imaging, and exceptions.
- 6025 Proof/Item Processing Supervisor**  
Supervises activities of proof and item processing operations and personnel. Ensures all items are handled accurately and in a timely manner including reviewing, tracing, and resolving errors, and ensures that deposits and teller items balance.
- 6030 Proof Operator**  
Operates proof machine. Locates and resolves errors in daily transactions, maintains proof machine, and may perform additional duties such as typing, filing, or computer operations.
- 6035 Data Entry/Item Processing Clerk**  
Records and inputs data for processing by computer. Works from a variety of standardized source documents to minimize selecting, coding, or interpreting of data to be recorded.
- 6045 Wire Transfer Clerk**  
Processes incoming and outgoing wires including input into tracking program, confirms balances available, notifies customers of funds transferred to their accounts. Reconciles transactions routinely against fed and tracking totals.
- 6050 Operations Clerk**  
Performs wide range of duties related to processing and maintaining bank's demand deposit, savings, and loan portfolios.
- 6053 Loss Prevention/Fraud Manager**  
Responsible for loss prevention efforts. Establishes policies and procedures. Handles the investigation and disposition of fraud and other losses. Supervises staff. Manages systems and processes for identifying potential losses.
- 6055 Loss Prevention/Fraud Specialist**  
Handles the investigation and disposition of fraud and other losses. Manages systems and processes for identifying potential losses.
- 6057 Overdraft Program Manager**  
Manages overdraft protection program. Analyses and reports results. Establishes policies and procedures. Works with product and deposit systems.
- 6060 Operations Supervisor**  
Supervises staff engaged in back-office operations. Sets work schedules, assigns work, and monitors performance. Provides training and guidance to staff. Prepares production reports. Implements new policies and procedures for new banking products.
- 6065 Cards & Payments Manager**  
Responsible for the operation and maintenance of the organization's credit and debit card portfolios. Primary contact for processing escalated claims for disputed or unauthorized debit card or ATM transactions. Analyzes claims and ensures compliance with Regulation E, and Visa timelines for resolution. Represents the company by providing customers and business clients with merchant/credit card services which meet their needs and provide a profitable return. Performs necessary functions to explain, promote, establish and maintain credit, debit, ATM and Online Bill Pay accounts and services. Responsible for accounting entries of products as needed.
- 6070 Cards & Payments Specialist**  
Responsible for processing new plastic card orders, debit and credit transactions, and disputes. May provide backup support to other Electronic Services personnel and reconciles general ledgers within job scope. Requires general knowledge of debits and credits, including familiarity with spreadsheet design and maintenance to handle internal Electronic Services functions. Provides plastic card security reports for the organization. Assists customers/members with plastic card recovery after theft or loss.

- 6075 Electronic Services Officer**  
Operations focused to ensure electronic services systems are managed appropriately and to oversee support. The responsibilities include, but are not limited to, the on-going development, compliance and management of the digital platforms. This includes online, text, mobile banking channels and other electronic forms of development and enhancement.
- 6077 Electronic Services Support**  
Responsible for routine support of electronic banking systems, including online banking, mobile banking, and text banking. Responds to questions and resolves problems. Uses various product systems.
- 6079 Electronic Services Specialist**  
Specialist position focused on supporting Electronic Services Officer through a thorough understanding of systems and products. Responsible for the accurate and timely processing of ACH Direct Deposit, Pre-arranged Payment files, Federal Recurring files and Corporate Tax Payments. It includes a high level of incoming/outgoing customer service calls to resolve the more complex problems. Act as a source of knowledge for department policies and procedures.
- 6080 Account Servicing Representative**  
Collects, verifies and images account documents, supporting documents, address changes and account maintenance. Prepares exception reports and follows up for completion. Answers/assists with incoming phone calls from internal and external customers, while meeting established productivity standards. Utilize problem solving skills to resolve customer issues by listening and asking probing questions. Answer complex questions regarding account documentation and processes for internal customers. Handle new account mail requests.
- 6085 Document Scanner**  
Operates document imaging equipment. Scans documents, checks quality, and enters index information for document images retrieval.

## INFORMATION SYSTEMS

- 7000 Chief Information Officer**  
Organizes, plans, and directs the data processing functions, including systems and programming, computer operations, and user communication. Establishes, implements, and administers departmental policies and procedures; monitors technical and processing priorities and methods.
- 7005 IT Manager**  
Manages and coordinates development, installation, and maintenance of computer programs and systems for bank data processing. Monitors work of IT department staff and provides technical support and guidance. Manages IT budget. Participates in technology aspects of bank strategic plans and operating budgets.
- 7010 Information Security Officer**  
Responsible for developing, implementing, and maintaining the information security activities. Also responsible for developing and monitoring policies and procedures related to information access and control; ensures that modern information security measure are in place and that these measures are appropriately implemented, administered, monitored, and changed in response to business conditions; investigates and reports all information security violations; and coordinates and tests disaster recovery programs.
- 7015 Computer Operations Manager**  
Supervises the activities of the computer operations group and applicable data preparation personnel.
- 7020 Computer Operator**  
Responsible for the operation of the computer system and peripheral equipment on an assigned shift, including resolving problems affecting the completion of program runs, responding to console responses and commands, setting up program runs, etc.
- 7030 Network Administrator I**  
Installs, evaluates, develops, maintains, troubleshoots, and monitors the operations of both local and/or wide area networks. May also be responsible for installing, troubleshooting, and maintaining the telecommunication system. Typically requires one to three years of experience.
- 7035 Network Administrator II**  
Responsible for managing the local and/or wide area network, also installs, evaluates, develops, maintains, and monitors the network and may manage the telecommunication system. May supervise Network Administrator I. Recommends and implements network procedures and policies, contacts outside organizations related to service, maintenance, and purchases pertaining to the network. This position typically requires four to six years of experience and reports to the top IT officer.
- 7040 Help Desk Coordinator**  
Receives telephone calls and e-mails from users having problems using computer software and hardware or inquiring how to use specific software, programming languages, electronic mail, or operating systems. Ascertains nature of problem, determines resolution, and assists users through problem solving steps.
- 7045 PC Service and Support Administrator**  
Supports the efficient use of microcomputers throughout the organization. Evaluates and analyzes hardware and software, trains staff, and troubleshoots PC problems.

- 7050 ATM Coordinator**  
Coordinates branch balancing of ATMs. Performs file maintenance on the ATM system, implements system enhancements as necessary, maintains log of lost or stolen ATM cards, recommends upgrades to ATM hardware and software systems and implements them in accordance with the financial institution's policies and procedures, coordinates ATM downtime, troubleshoots software upgrades, and reports malfunctions, repair calls, and logged downtime.
- 7055 Information Svcs (IS) Clerk**  
Provides good internal customer service to computer users and provide backup assistance to network administrator or other IS staff. Performs routine daily maintenance procedures, back-ups, and reports. May assist in daily deposit reconciliations.
- 7060 Applications/Development Manager**  
Manages application programmer/analysts and/or software engineers engaged in analyzing, developing, testing, implementing and maintaining computer application programs supporting the organization's business processes. Assigns, coordinates, and reviews work of programmer/analysts.
- 7065 Senior Systems Analyst**  
Leads large and complex systems application installations and upgrades, providing guidance and direction to other staff assigned to various projects. (This position exists in IT departments with multiple systems analyst levels.)
- 7070 Systems Analyst**  
Analyzes and reviews programming requirements, procedures, and problems to identify potential issues related to systems performance.
- 7072 Systems Administrator**  
Typically requires three-plus years of experience. Accountable for the configuration, maintenance, and operation of the company's critical and more complex applications/systems (multiple), such as the lending systems. Recommends and researches enhancements to the system's key components. Ensures that operating systems, hardware, software systems, and related operating procedures are updated to meet organizational needs.
- 7075 Webmaster**  
Plans, develops, tests, maintains, and documents programs controlling the content and appearance of the Web site.
- 7080 Application Programmer/Analyst**  
Analyzes, develops, modifies, and tests programs that control operations of the computer systems.
- 7085 Business Analyst**  
Work with business owners to maximize systems. Create and complete change requests for responsible systems. Ensure any changes are thoroughly tested. Communicate system changes to stakeholders. Supports the internal team with continual analysis of the organizations systems and focus on adding value to and streamlining processes.
- 7090 Data Analyst**  
Combines advanced mathematical, statistical, analytical, and data mining expertise, knowledge of the financial industry, and programming skills to research, collect, analyze, and interpret large data sets from internal and external sources to develop data-driven solutions to difficult business challenges. Integrates and prepares large, varied data sets, architects specialized data and computing environments and communicates results in a way that can be easily understood by business counterparts. Also, able to create reports, dashboards, and models to support business owners.

## HUMAN RESOURCES

- 8000 Chief Human Resources Officer**  
Plans, organizes and directs the human resource function. Has overall responsibility for compensation and benefits, EEO compliance, recruitment, and possibly training and development.
- 8005 Human Resources Officer/Manager (not CHRO)**  
Manages Human Resources staff. Develops and implements human resources policies, procedures, and programs to attract, retain, reward, protect, and terminate employees as required to support operating plans of the bank. Manages activities relating to staffing, employee education and training, management development, labor relations, affirmative action, benefits administration, and salary administration.
- 8010 Human Resources Generalist**  
Assists top human resources officer. May analyze personnel needs, screen applicants, develop job descriptions, and monitor employee performance, conduct exit interviews, benefit administration, or handle routine employee relations issues.
- 8015 Human Resources Assistant**  
Administers the day-to-day aspects of the base HR functions, e.g., benefit plans. Assists with initial phases of recruiting such as taking applications, screening applicants, and performing background checks. Coordinates recordkeeping and may assist with payroll data entry. Performs other general word processing and administrative functions related to human resources.
- 8020 Recruiter**  
Solicits and interviews prospective employees. May also do background checks and prepare job advertisements.
- 8023 Payroll Manager**  
Manage payroll process. Establish policies and procedures. Supervise staff. Prepare management reports and tax/government reports. Oversee remittance of funds for payroll.

- 8025 Payroll Clerk**  
Duties include collecting and processing timecards and/or other information in order to issue pay checks. This position will also maintain employee identification information, such as current address and dependents. May also prepare tax and other government reports.
- 8030 Compensation & Benefits Administrator**  
Responsible for the development and implementation of benefits and compensation policies and programs for the company. These might include medical, life, and disability insurance as well as vacation or PTO plans. Position may supervise other staff processing payroll and benefits or administering specific programs.
- 8035 Compensation and Benefits Specialist**  
Plans and administers compensation and reward programs and ensures that such programs support the total compensation philosophy and objectives. Communicates benefit and compensation programs to employees and ensures that all programs comply with applicable government regulations.
- 8037 Insurance Program Manager**  
Plans and administers employee benefit programs related to medical, dental, life, vision and other insurance programs. Communicates benefit programs to employees and ensures that all programs comply with applicable government regulations. Oversees remittance of funds for insurance programs.
- 8040 Employee Development/Training Manager**  
Oversees employee development and training functions, i.e., managing training budget, evaluating staff. Conducts and coordinates training in accord with assigned areas and subjects. Arranges programs and training schedules, conducts training, maintains records of participants and costs, manages outside training vendor relationships, provides advice to managers on specific training issues. Analyzes training and development needs and evaluates the effectiveness of different programs. Coordinates the development of reference guides and training manuals. Oversees performance evaluation process.
- 8045 Training Specialist**  
Conducts training in assigned areas and subjects. Arranges programs and training schedules, conducts training, maintains records of participants and costs, follows up on progress and performance of attendees after training, provides advice to managers on specific training issues. May analyze training and development needs and evaluate the effectiveness of different programs. Coordinates the development of reference guides and training manuals. Assists director/manager, if applicable.
- 8050 Management Trainee**  
Floats from department to department, learning various functions of each department within a bank in preparation to fill any management-level position when it becomes open. Also receives training in specific bank functions such as various lending programs, funds acquisition, systems operations, etc.

## OFFICE AND ADMINISTRATIVE SERVICES

- 9000 Program Officer (Multiple Responsibilities)**  
An officer in charge of a variety of responsibilities within the bank. (Note: responsibilities may differ from bank to bank.)
- 9002 Business Development Generalist**  
Responsible for developing relationships through consultation with existing and potential retail, commercial and high net worth clients. Promotes the sale of bank products and services. Develops list of potential clients and contacts relative to all types of bank services. Coordinates efforts with other depts. of the bank in the solicitation and relationship building with clients.
- 9005 Facilities Manager**  
Responsible for property management for all locations, including coordination of construction, occupancy, maintenance, renovation, or renovation for all facilities including offices and buildings. Works with management to resolve matters concerning space, relocation, remodeling, etc. May include supervision of custodian, maintenance, grounds, mail center, or courier/messenger.
- 9010 Security Officer**  
Direct and administer a security program that is in compliance with the Bank Protection Act and other regulatory requirements. Train personnel in bank security policies and procedures. Establish policies for assuring safe opening and closing procedures for each location. Establish and maintain liaison with local, state and federal law enforcement agencies, coordinate investigative efforts with same. Maintain records on the inspection, testing, and servicing of security devices. Initiate new security measures to ensure the safety of bank personnel and to protect the assets of the bank.
- 9012 Project Manager**  
Responsible for completion of projects involving cross-department coordination. Leads project team. Facilitates meetings. Administers reporting of project status. Communicates with departments and executives regarding status of projects. Coordinates resolution of issues associated with projects.
- 9015 Office Services Coordinator**  
Maintain oversight of mailroom, purchasing, general office and courier services. Coordinate mailroom activities including scheduling of mail pick up, mail distribution and preparation of outbound mail. Coordinate office supply inventory and purchases. Provide delivery, inventory and retrieval of stored items. Oversee mobile branch function and other pick-up/deliveries for customers.

- 9017 Senior Project Manager**  
Serves as primary contact for department heads as they propose system enhancements or program changes to improve strategic operational efficiencies. Interacts with Department Heads, Senior Officers, and Vendors in determining project implementation strategies. Manages and maintains responsibility for the projects assigned to the department. Typically has a PMP and five-plus years of experience.
- 9020 Administrative Assistant II**  
Performs a wide range of support duties for top management by providing all required secretarial services and relieving them of routine (although often highly confidential and/or sensitive) administrative duties. Uses discretion as to some work procedures and is required to use poise and tact in dealing with important customers and others.
- 9025 Administrative Assistant**  
Performs tasks similar to the secretary I, however the work is generally more complex and administrative in nature, requiring more independent judgment and knowledge of bank operations. Supports the specific needs of a specialized department. Typically reports to a senior level manager and has access to highly confidential information.
- 9030 Secretary I**  
Performs routine tasks for one or more officers or non-officers. Tasks may include scheduling, filing, typing, taking dictation, handling routine telephone calls, and operating standard office equipment.
- 9035 Switchboard Operator**  
Operates switchboard and answers routine incoming calls. Prepares in-house telephone directories and logs long distance calls. May be responsible for coordinating system maintenance with the telephone company. This position does not function as a receptionist.
- 9040 Receptionist**  
Greets visitors, directs them to appropriate areas, and provides information. May perform some clerical and switchboard activities.
- 9045 Security Guard**  
Uniformed personnel who police the lobby, vault, parking lot areas, etc.
- 9050 Maintenance Worker (Skilled)**  
Keeps facility and grounds clean and well-maintained. Performs minor repairs, maintains electrical, heating/cooling and plumbing equipment, and handles freight and storage.
- 9055 Maintenance Worker (Unskilled)**  
Keeps facilities and grounds clean and well maintained. Performs minor repairs, and handles freight and storage.
- 9060 Courier/Messenger**  
Responsible for transporting documents and materials between sites.
- 9065 Mailroom Clerk**  
Sorts incoming mail and delivers to various departments within bank. Processes outgoing mail. Includes any other general duties required to coordinate mail services of bank.
- 9070 Inventory Clerk**  
Maintains supplies needed for bank to function profitably and efficiently.