

Job Posting: Deposit Operations Specialist

Location: Newington, GA
Employment Type: Full-Time
Pay: Varies Based on Experience

Work Hours:

Monday, Tuesday, Thursday: 8:30 AM - 4:30 PM

• Wednesday: 8:30 AM - 2:00 PM

• Friday: 8:30 AM - 5:00 PM

Department: Deposit Operations **Reports to**: Chief Operations Officer

Role Overview:

Bank of Newington is seeking a dedicated and detail-oriented **Deposit Operations Specialist** to join our team. In this critical role, you will be responsible for ensuring the accurate and efficient processing of all deposit-related transactions and activities within the bank. The Deposit Operations Specialist will support various functions including account maintenance, transaction processing, and ensuring compliance with regulatory requirements. You will work closely with other departments to ensure smooth service delivery to customers, contributing to the operational excellence of the bank.

Key Responsibilities:

Transaction Processing

 Accurately process all types of deposit transactions including check deposits, ACH transactions, wire transfers, exception items, and account adjustments.

Account Maintenance

• Manage account setup, maintenance, and closure activities, ensuring that all account information is up-to-date and compliant with bank policies and regulations.

Reconciliation

 Perform daily, weekly, and monthly reconciliations of deposit-related accounts, identifying and resolving discrepancies in a timely manner.

Compliance

• Ensure all deposit operations comply with federal and state regulations, as well as internal bank policies. Assist with audits and regulatory examinations as needed.

Customer Support

 Provide support to branch staff and customers by addressing inquiries related to deposit accounts, transactions, and policies. Resolve issues promptly and professionally.

Fraud Prevention

 Monitor deposit transactions for suspicious activity, working with the fraud prevention team to mitigate risks and protect customer accounts.

Overdraft Monitoring

 Review overdrawn accounts, prepare charge-off packets, report accounts for collection, and process payments as necessary.

Business Services Support

 Assist in the implementation and ongoing support of Cash Management, Business Bill Pay, Remote Deposit, and any new products in this space.

Other Duties

• Perform any other related duties as assigned to support the overall operations of the department and bank.

Qualifications:

• **Minimum Experience**: 3+ years of experience in banking, with a focus on deposit operations or related areas.

• Skills:

- Strong attention to detail and organizational skills.
- Ability to manage multiple tasks and meet deadlines in a fast-paced environment.
- o Proficient in banking software and Microsoft Office Suite.
- Knowledge of federal and state banking regulations.
- Excellent communication and customer service skills.

Why Join Bank of Newington?

- Competitive Pay: Based on experience.
- Benefits: Major Medical, Dental, Vision, Long Term Disability and Life Insurance
- Stable & Supportive Work Environment: A full-time position with a focus on professional growth and development.
- **Community Engagement**: Be part of a bank that values its community and strives to provide excellent service to our customers.

To Apply:

Please submit your resume and a brief cover letter highlighting your relevant experience and interest in the position to arobbins@bankofnewington.com.

Bank of Newington is an Equal Opportunity Employer. We encourage applicants from all backgrounds to apply.