



**Position:** Accounting Representative I, II and III  
**Reports To:** Assistant Controller / CFO  
**FLSA:** Non-Exempt  
**Location:** Idaho office

### **Position Summary**

The primary responsibility of the Accounting Representative position is to perform accounting activities and resolve exception items in accordance with the organization's Mission Statement and Core Values. Additional responsibilities include providing customer service both internally and externally. Responsibility levels have been staggered to include three levels of complexity. To advance from Level I to II or II to III, will require incumbents to be capable of performing all tasks within that level. Occasionally, duties are rotated and separated to meet sound dual control practices. The position primarily reports to the Assistant Controller.

### **Essential Functions (Refer to Funds Management and Bookkeeping checklists maintained in Z:\Operations\Accounting\Accounting Daily Tasks Lists for a detailed list of duties)**

#### **Level I**

- Perform Entry Level I Accounting duties including, but not limited to:
  - Complete daily reconciliations timely and complete research if necessary for any offages
  - Reconcile lower level General Ledger accounts within timelines. Resolve/follow up on any posting errors
  - Monitor daily funds management position in intermediary account and making funding decision and entries timely
  - Process incoming and outgoing wires, TMS items and OFAC items within timelines
  - Order and ship money to the Federal Reserve as requested by the teller line
  - Post settlement of the day for ICS transactions
  - Process returned items and overdraft/NSF decisions within timelines
  - Research and resolve non-posted items
  - Print and mail DDA, Savings, NSF and Overdraft notices
  - Process Deposit correction notices daily
  - Respond to customer/employee requests, calls, and chats
  - Process ACH returns and NOCs including those related to Business Online Banking originations
  - Post and balance security payments in Bond accounting system
- Perform Mid-Level I Accounting duties including, but not limited to:
  - Monitor and log ACH files originated through Business Online Banking
  - Process payables in the account payable system
  - Prepare out-going cash letters for non-imaged items (Canadian checks)

- Research and process incoming and outgoing check adjustments
- Handle a variety of credit card administrative functions and requests including, but not limited to Falcon (fraud) alerts, Address Changes, Credit Line Changes, New & Closed accounts
- Perform Higher Level I Priority Accounting duties including, but not limited to:
  - Code Invoices to be approved and processed in a timely manner
  - Process Harland Clarke, FIS credit card, and Fiserv invoices
  - Close accounts due to NSF activity as instructed by the overdraft administrator
  - Process levies or garnishments

**Level II – All Level I and II Duties**

- Perform Entry Level II Accounting duties including, but not limited to:
  - Assist Bank employees in resolutions to non-post items
  - Reconcile mid and high level General Ledger accounts within timelines. Resolve/follow up on any posting errors
  - Process manual ACH files and transactions through the PIM system as needed
  - Assist Business Online Banking customers with processing inquiries, questions, and problems as needed
  - Process WSUD, Notice of Reclamation, and Forgery Affidavits as applicable
  - Process Subpoenas
  - Monitor, Track, and Communicate Fiserv, FIS, and EFT bulletins
  - Complete month end analytical reports such as, but not limited to, merchant income, visa debit card tracking, courtesy pay etc.
- Perform Mid-Level II Accounting duties including, but not limited to:
  - Ensure Proper Year End/1099 Misc. Reporting within APS
  - Complete FR2900 Quarterly Reporting for the Assistant Controller to review
  - Handle a variety of debit card administrative functions and requests
  - Communicate/coordinate with correspondent banks and ensure documentation is current (Signature Cards, Fed Funds Agreements, Contacts, User Authorizations)
- Perform Higher Level II Accounting duties including, but not limited to
  - Maintain Glossary of Accounts for General Ledger
  - Assist New Accounts Department in customer set up and maturities for ICS/CDARS transactions

**Level III – All Level I, II, and III Duties inclusive**

- Perform Entry Level III Accounting duties including, but not limited to:
  - Assist with balancing issues as requested
  - Monitor and validate monthly bank accruals, Reserve for Loan Loss, OREO/OPPO, ICS/CDARS, FHLB, Income Tax Payable, Deferred Tax and prepaids. This list is not all inclusive.
  - Set up and Verify Accuracy of General Ledger Accounts including, but not limited to, the integration.
  - Review month end reports and calculate and post-tax accrual monthly
  - Monitor daily general ledger to ensure monthly expenses are posted correctly
  - Update ProfitStar Model Monthly/as needed including, but not limited to, updating and maintaining databank items

- Assist in preparation of monthly Board reports to include financial statement preparation and review of actual results to quarterly budgets. Includes maintaining Excel documents
- Balance and Process Credit Life and Disability Invoice and Data Monthly
- Complete quarterly FHLB collateral certification
- Complete Monthly ALCO Documents, prepare any additional documents for quarterly meetings accordingly and within timelines
- Perform Mid-Level III Accounting duties including, but not limited to:
  - Maintain investments transactions to include buying, selling, booking investments and monitoring daily cash position.
  - Process and remit state and federal tax payments by deadlines (this includes communication with the bank's accountant to ensure the proper amount is paid when making estimated payments throughout the year)
  - Ensure that fixed assets listing and annual personal property listings are current (new assets are added and old assets are removed).
  - Monitor Fixed Assets and accumulated depreciation. Recalculate depreciation schedule as needed.
  - Prepare ALLL reserve analysis for review by CFO
  - Prepare Liquidity report for review by CFO
  - Coordination of all information for EOY processing. This includes gathering annual tax data needed for outside accountants to complete annual returns.
- Perform Higher Level III Accounting duties including, but not limited to:
  - Prepare quarterly Call Report and Annual Summary of Deposits (SOD)
  - Maintain product integration for financial and call reporting
  - Back up CFO with Holding Company reporting
  - Balance and Prepare Mid Month and Month End estimates for review by CFO within timelines
  - Assist CFO with the annual budget preparation, monitor actual results against budget, and provide reports to board meetings
  - Verify State of Montana and FDIC assessments

**All Levels:**

- Maintain knowledge of banking products and services to cross sell to customers
- Provide exceptional customer service while maintaining compliance with Bank policies and procedures and regulatory compliance requirements
- Continually look for revenue enhancing and cost saving opportunities
- Back up for Daily Dashboard completion when necessary
- Assist co-workers as needed
- Maintain accuracy and upkeep of spreadsheets daily
- Maintain upkeep of scanning customer and bank data in the network (suntell, Z Drive, S Drive, etc.)
- Manage and meet performance goals as assigned
- Meet deadlines as assigned
- Ensure policies and procedures (including dual control of separation of duties) are maintained and consistently followed as evidenced by satisfactory audit and regulatory reviews.
- Maintaining knowledge of applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act and the Office of Foreign Assets Control

- Provide customer service which may include, but is not limited to the following:
  - Research and resolve customer inquiries, complaints, or errors.
  - Assist customers with account balancing, telephone transfers, stop payments, etc.
  - Maintain product/service knowledge.
  - Cross-sell additional bank services as applicable.
  - Return calls in a timely manner.

#### **Additional Responsibilities**

- Participate in Bank committees as requested and approved by Assistant Controller / CFO
- Encode items – process daily tickets, TMS, IES and FMS Block entries
- May be asked to assist with lobby reception, customer assistance both in –person and via telephone
- Complete required compliance and educational training annually
- Must be willing to complete other duties as assigned
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Track events annually
- Participate in 2 other community events during the year – either Bank sponsored or as approved by manager

#### **Skills and Competencies**

- Prior Banking experience helpful
- Minimum of one year customer service experience
- Must be bondable
- Basic accounting knowledge desirable
- Intermediary Excel skills required – maintenance of moderately complex formulas
- Knowledge of and ability to use personal computer and 10-key
- Must be able to provide courteous, personal attention to promote individual customer satisfaction and the public perception and reputation of the organization. Treats all customers with respect even in the most negative situation.
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization.
- Must maintain confidentiality at all times due to the nature of information about customers and transactions
- Work cooperatively and respectfully with all Bank Team Members
- Self directed – must be able to fulfill the responsibilities of the position with minimal supervision
- Must be able to prioritize and organize responsibilities to maximize productive results

#### **Physical Demands**

- Normal office environment
- Extended PC viewing, keyboarding with periods of sedentary work
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms
- May be required to occasionally lift/move up to 30 pounds

The physical demands notes above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

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Employee Signature

Date

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Printed Name