



**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 and finance activities on a daily, monthly, and quarterly basis. Additional responsibilities include providing customer service both internally and externally. Occasionally, duties are rotated and separated to meet sound dual control practices. Responsibilities have been organized by frequency but are subject to change. The position primarily reports to the Assistant Controller.

### **Daily Essential Functions**

Perform Daily Accounting duties including, but not limited to:

- Complete daily reconciliations within timelines and resolve/follow up on any posting errors or offages. Daily reconciliations include, but are not limited to credit cards, deposit and loan clearing accounts, application to core balancing, card settlement, ATM settlement, official checks, due from accounts, etc.
- Reconcile cash balancing and assist tellers and/or retail manager with any discrepancies to ensure correcting entries are made accurately and timely.
- Monitor daily funds management position in the intermediary account(s) and make funding decision(s) and entrie(s) accurately and timely.
- Order and ship money to the Federal Reserve as requested by the teller line.
- Process incoming and outgoing wires accurately and timely.
- Post settlement of the day for Intrafi (ICS-daily, CDARS-weekly) transactions
- Process daily exceptions (unposted items, insufficient funds items, stop pay suspects, chargebacks, etc.) accurately and timely. This includes allowing time for follow-ups when completing the research and resolution which may require calling customers and / or bank officers.
- Print and mail exception notices (overdrafts, chargeback notices, etc.)
- Respond to customer and/or team member requests, calls, and chats timely and appropriately.
- Process ACH returns and notice of change resolutions accurately and timely.
- Monitor/review and release and log ACH files originated through Cash Management to track NOCs, returns, limit exceedances, etc. to ensure customers are acting safe and sound.
- Post security entries related to payments, purchases, and sales via MTX upon settlement in our intermediary account.
- Maintain Glossary of Accounts for the General Ledger.

- Code invoices which may include researching cost variances and monitor trends to identify discrepancies and prevent payment errors, duplications, etc.
- Process payables in the account payable system within timelines.
- Understand and be able to calculate financial ratios (ROAA, ROE, NIM, etc.) accurately and timely upon request.
- Process levies and garnishments accurately and timely upon receipt
- Prepare/process out-going cash letters for non-imaged items (Canadian checks).
- Close accounts due to NSF activity as needed, report to credit bureaus and coordinate repayment plans as necessary.
- Handle a variety of credit card administrative functions and requests including, but not limited to Falcon (fraud) alerts, Address Changes, Credit Line Changes/reallocation, reissue cards as needed, input/process New & Closed accounts.
- Process check adjustments, manual check returns, and manual ACH returns via the appropriate network accurately and timely.
- Ensure WSUD, Notice of Reclamation, and Forgery Affidavits are completed accurately before processing accordingly and timely. Assist team members in the completing of required forms.
- Assist Cash Management customers with inquiries, questions, and problems as needed.
- Process Subpoenas accordingly and timely.
- Monitor, Track, and Communicate core bulletin accordingly and timely.
- Communicate/coordinate with correspondent banks and ensure documentation is current (Signature Cards, Fed Funds Agreements, Contacts, User Authorizations) on an ongoing basis to ensure updated authorized signers and users.
- Assist Personal Bankers in customer setup and maturities for ICS/CDARS transactions in Intrafi.
- Handle a variety of debit card administrative functions and requests as needed.
- Assist other departments and team members with balancing issues as requested.
- Set up and Verify Accuracy of General Ledger Accounts including, but not limited to, the integration/interface.
- Monitor daily general ledger to ensure monthly expenses are posted correctly.
- Back up Assistant Controller and CFO for Daily Dashboard completion when necessary.

### **Monthly Essential Functions**

Perform Monthly Accounting duties including, but not limited to:

- Complete monthly reconciliations (every balance sheet account and select income statement accounts) within timelines and resolve/follow up on any posting errors or offages.
- Research and process incoming and outgoing check adjustments
- Complete month-end analytical reports such as, but not limited to, merchant income, visa debit card tracking, courtesy pay etc.
- Ensure that monthly bills are paid each month. This includes updating all monthly bills into a checklist and inputting any new bills for tracking.
- Through the month and at month end, monitor and validate balances and entries/coordinate corrections if needed for all monitored accounts such as but not limited to; bank accruals, Reserve for Loan Loss, OREO/OPPO, ICS/CDARS, FHLB, Income Tax Payable, Deferred Tax and prepaids. This list is not all inclusive.
- Complete Monthly ALCO Documents, prepare any additional documents for quarterly meetings accordingly and within timelines.
- Complete month end reports and calculate and post-tax accrual monthly.

- 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/CELC analysis for review by Assistant Controller/CFO.
- Prepare Liquidity report for review by Assistant Controller/CFO.
- Update ProfitStar Model Monthly/as needed including, but not limited to, updating, and maintaining databank items.
- Balance and Process Credit Life and Disability Invoices and Data Monthly for review by Assistant Controller/CFO.
- Assist in the preparation of monthly financial Board reports to include financial statement preparation and review of actual results to budgets and distribution to management as required.
- Maintain investment 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)
- Balance and Prepare Mid-Month and Month End estimates for review by Assistant Controller/CFO within timelines.

#### **Quarterly Essential Functions**

Perform Quarterly Accounting duties including, but not limited to:

- Ensure Proper Year End/1099 Misc. reporting within APS for Assistant Controller to review. This is to be maintained on an ongoing basis to ensure proper reporting to the IRS as of yearend.
- Complete FR2900 Quarterly Reporting for the Assistant Controller to review. As required by regulation.
- Complete quarterly FHLB collateral certification or monthly if reporting requirements change.
- Prepare quarterly Call Report and Annual Summary of Deposits (SOD) Annually in June.
- Verify and process State of Montana and FDIC assessments.

#### **Annual Essential Functions**

Perform Annual Accounting duties including, but not limited to:

- Complete annual borrowing stress testing with the correspondent line of credits and report findings and results in a memo to the Assistant Controller and CFO in conjunction with the bank's annual stress testing and updating of Contingent Funding Policy.
- Ongoing coordination of all information for EOY processing. This includes gathering annual tax data needed for outside accountants to complete annual returns.
- Maintain product integration for financial and call reporting.
- Back up Assistant Controller and CFO with Holding Company reporting if necessary or gathering of annual audit information.
- Assist Assistant Controller and CFO with the annual budget preparation, monitor actual results against budget, and provide reports to board meetings.
- Complete ACH/RDC annual reviews.

#### **Additional Essential Functions**

Perform Additional Accounting duties including, but not limited to:

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- Assist in gathering documentation for internal and external reviews, audits, and exams.
- Provide exceptional internal and external customer service while maintaining compliance with Bank policies and procedures and regulatory compliance requirements.
- Continually look for revenue-enhancing and cost-saving opportunities, as well as efficiencies within day to day processing.
- Assist co-workers as needed.
- Cross-train and cover lobby reception and/or the teller line as needed.
- Maintain accuracy and upkeep of all spreadsheets and GL glossary information.
- Maintain upkeep of scanning customer and bank data in the network (iCore Doc Imaging, Z Drive, S Drive, etc.)
- Manage and meet performance goals as assigned
- Meet deadlines as assigned and prioritize and manage time accordingly to coordinate said deadlines.
- Maintain and update any procedures or processes required as a result of Exam/audit findings either internally or externally.
- 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 exceptional internal and external customer service while maintaining compliance with Bank policies and procedures and regulatory compliance requirements. This includes, but is not restricted to:
  - Research and resolve customer inquiries, complaints, or errors.
  - Assist with account balancing, transfers, stop payments, etc.
  - Maintain product/service knowledge to cross-sell and assist customers.
  - Return calls in a timely manner.

#### **Additional Responsibilities**

- Participate in Bank committees as requested and approved by Assistant Controller / CFO
- Complete required and assigned compliance and educational training.
- 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.

#### **Education/Qualifications/Skills**

- Prior Banking experience helpful
- Experience/Skill/Knowledge in Math/Accounting/Financial Processes strongly preferred.
- Minimum of one year of customer service experience
- Strong analytical, problem-solving, and critical thinking skills
- Detail oriented and organized.
- Must be bondable.
- Intermediary Excel skills required – maintenance of moderately complex formulas.
- Computer use, typing, and 10-key skills required.

- ## Physical Demands

- 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.

Date \_\_\_\_\_

January 2021