



Position: Deposit Operations Specialist
Reports To: Controller
FMLA: Non-Exempt
Location: Idaho office

Position Summary

This position is responsible for performing a wide range of back-office functions that support the accurate and efficient processing of deposit accounts. This role focuses on file maintenance/quality control, system updates, transaction reconciliation, and regulatory compliance. In addition, this position will provide cross-functional support to the accounting team as needed, assisting with reconciliations, reporting, and other operational tasks. Success in this role requires strong attention to detail, familiarity with banking systems, and a commitment to maintaining data integrity and regulatory standards. The position primarily reports to the Controller.

Daily Essential Functions

Perform Daily Operations duties including, but not limited to:

- Respond to customer and/or team member requests, calls, and chats timely and appropriately.
- Ensure deposit dispute forms are completed accurately and the forms continue to meet the appropriate regulations and guidelines (WSUDS, Stop Payments, Debit Card Disputes forms, etc.)
- Crosstrain and support the Accounting Department as needed (Levies & Garnishments, Subpoenas, Wire processing, exception processing, etc.)
- Act as a liaison between deposit retail and accounting teams where appropriate.
- Managing debit card portfolio for risk for fraud mitigation (reporting, writing and placing fraud risk rules)
- Assist Cash Management customers with inquiries, questions, and problems as needed.
- 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 including but not limited to disputes.
- Maintain upkeep of tracking reports and systems such as, but not limited to, deposit analytics such as Kasasa reports and JMFA courtesy pay reports.
- Assist in gathering documentation for internal and external reviews, audits, and exams.
- Complete daily report monitoring promptly (including but not limited to):
 - Daily file maintenance and QC
 - Proper account set-up and coding (Deposit rate indexes, product codes, branch coding, cycle codes, etc.)
 - Accurate Deposit Rates (as approved)
 - Accounts with special deposit rate codes monitored monthly, at minimum.

- Under the deposit product core integration to assist in setup new products as well as maintain existing products, including but not limited to understanding of income and expenses related to the products and ensuring the setup adheres to internal policy and regulatory requirements.
- Actively work within and maintain data within the Advantage ODP (JMFA) program
 - Make sure the annual report data is up to date and accurate for BOD submission
 - Ensure policy is being followed completely and accurately
 - Ongoing tracking reports are up to date and accurate for EMT review
 - Mail notices
 - Maintain collection bureau and ChexSystems reporting
- Actively work annual account escheatment process in conjunction with the ERM team to maintain compliance and accuracy.
- Track and aid in the reporting of deposit KPIs and strategic goals (cross-sales, new accounts, closed accounts, top 100 accounts opened, etc.)
- Assist in monitoring ACH limits and assist in the completion of ACH reviews.
- Stay current on NACHA rules and regulatory updates, applying updates to procedures and systems as needed.
- Monitor and communicate DCI bulletins to the appropriate departments ensuring updates to procedures and systems are completed timely.
- Assist in maintaining documentation for deposit products and ensure compliance throughout their lifecycle.
- Investigate and aid in resolving deposit-related customer complaints.
- Track and aid in reporting operational losses.

Additional Essential Functions

Perform Additional Deposit Operations duties including, but not limited to:

- Continually look for revenue-enhancing and cost-saving opportunities, as well as efficiencies within day-to-day processing.
- Maintain accuracy and upkeep of all spreadsheets and procedures.
- 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.
- Maintain and update any procedures or processes required accordingly, which includes, but is not limited to results 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, wire transfers, stop payments, etc.

Additional Responsibilities

- Participate in Bank committees as requested and approved by the Controller
- 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

- Bachelor's degree in business or related field preferred
- Experience/Skill/Knowledge in deposit operations strongly preferred.
- Minimum of one year's experience in Three Rivers Bank 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 to Advanced Excel skills required – maintenance of moderately complex formulas.
- Computer use, typing, and 10-key skills required.
- 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 noted 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.

Employee Signature

Date

Printed Name

November 2025