



**Position:** Accounting Analyst  
**Reports To:** VP of Operations and Finance / CFO  
**FLSA:** Non-Exempt  
**Location:** Idaho office

### **Position Summary**

This position will support and, at times, perform the duties outlined in the Accounting Representative job description. This position will also monitor and analyze accounting data and produce financial reports and statements. Additional responsibilities include providing customer service both internally and externally. Responsibilities have been organized by frequency but are subject to change. The position primarily reports to the VP of Operations and Finance.

### **Daily Essential Functions**

Perform Daily Analyst duties including, but not limited to:

- Complete daily reconciliations within timelines and resolve/follow up on any posting errors or offages. Daily reconciliations are subject to change.
- Assist in monitoring daily funds management position in the intermediary account(s) and make funding decision(s) and entrie(s) accurately and timely.
- Support and, at times, perform the accounting department with the duties outlined in the Accounting Representative Job Description.
- Review 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.
- Respond to customer and/or team member requests, calls, and chats timely and appropriately.
- Ensure ACH return deadlines (WSUD, Reclamations, etc.) are being met according to the NACHA regulations and guidelines.
- Maintain Glossary of Accounts for the General Ledger.
- Ensure coding and processing of invoices is timely and accurate, which may include researching cost variances, budget variances, and monitoring trends to identify discrepancies and prevent payment errors, duplications, etc.
- Understand and be able to calculate financial ratios (ROAA, ROE, NIM, etc.) accurately and timely upon request.
- Assist Cash Management customers with inquiries, questions, and problems as needed.
- Ensure Subpoenas are processed 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 Supervisor and CFO for Daily Dashboard completion when necessary.

### **Monthly Essential Functions**

Perform Monthly Analyst 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.
- Review and analyze month-end analytical reports such as, but not limited to, merchant income, visa debit card tracking, courtesy pay etc.
- Monitor and review the monthly billing checklist to ensure monthly bills are being paid accurately and in a timely manner. This includes reviewing variances and following up on any discrepancies.
- 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 the depreciation schedule as needed.
- Review and ensure financial data provided in the ALLL/CELC analysis is accurate for review by Supervisor/CFO.
- Prepare Liquidity report for review by Supervisor/CFO.
- Update FPS ProfitStar Model Monthly/as needed including, but not limited to, updating, and maintaining databank items.
- Analyze and Review Credit Life and Disability Invoices and Data Monthly for review by Supervisor/CFO.
- Prepare monthly financial Board reports to include financial statement preparation and review of actual results to budgets and provide to Supervisor/CFO for final review before distributing to management and the Board.
- 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 Supervisor/CFO within timelines.

### **Quarterly Essential Functions**

Perform Quarterly Analyst duties including, but not limited to:

- Ensure Accounting is maintaining Proper Year End/1099 Misc. reporting within APS for 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 Supervisor 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.
- Analyze and verify State of Montana and FDIC assessments before accounting processes.

### **Annual Essential Functions**

Perform Annual Accounting duties including, but not limited to:

- Assist accounting in annual borrowing stress testing with the correspondent line of credits and report findings and results in a memo to the Supervisor 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 Supervisor and CFO with Holding Company reporting if necessary or gathering of annual audit information.
- Assist Supervisor and CFO with the annual budget preparation.
- Ensure and review the ACH/RDC annual reviews completed by Accounting Representatives before it is presented to the Supervisor and other departments for final review and approval.

### **Additional Essential Functions**

Perform Additional Accounting duties including, but not limited to:

- Assist in gathering documentation for internal and external reviews, audits, and exams.
- Continually look for revenue-enhancing and cost-saving opportunities, as well as efficiencies within day-to-day processing.
- Assist co-workers as needed.
- Crosstrain and cover the reception lobby 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 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, 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 Supervisor
- 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 Supervisor.

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

- Bachelor's degree in accounting, finance or related field
- Experience/Skill/Knowledge in Math/Accounting/Financial Processes strongly preferred.
- Minimum of one year's experience in Three Rivers Bank Accounting Department 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.

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Employee Signature

Date

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Printed Name