



**Position:** Retail Operations Analyst  
**Reports To:** SVP of Retail Sales  
**Location:** Ability to work at any location  
**FMLA:** Exempt

### Position Summary:

This position supports the daily operational functions of the bank's retail deposit services. This role ensures accurate processing, compliance, and communication between front-line staff and back-office deposit operations. The analyst plays a key role in maintaining service standards, supporting product delivery, and helping the retail team. This position contributes to the bank's strategic goals by driving operational efficiency and enhancing customer experience. The position reports to the SVP of Retail Sales.

### Essential Functions:

- Initial and Ongoing training for Personal Bankers and Universal Bankers (related to operational tasks Sales provided by Retail Sales officer).
  - Mobile Banking-coordination of approval.
  - Personnel, hardware and software needs.
- Oversight of Online Banking.
- Oversight of Updates and correspondence with front-line training and Communications.
- Oversight of the VDC dispute process in conjunction with Deposit Operations and Sales team.
- Collaborate with Retail Sales leadership to align retail operations with sales goals.
- Monitor performance metrics and branch KPIs.
- Assist in implementing incentive programs and tracking results.
- Identify inefficiencies and recommend process enhancements for operational processes.
- Assist or lead initiatives to digitize or streamline retail banking operations.
- Coordinate with IT and other departments for system upgrades or changes as it relates to retail operational efficiencies.
- Ensure staff are knowledgeable about products, services, and compliance.
- Assist Sales and ERM in the review and implementation of account disclosures.
- Ensure consistent operational procedures across all branches.
- Monitor compliance with internal policies and regulatory requirements.
  - Work with Deposit Operations for resolution of File maintenance and QC exceptions.
- Assist Universal Banker/Teller Supervisor and Sales team with recommendations and replacements of hardware, software needs.
- Oversight of existing Remote Deposit Capture (CC21) customers.
- Oversee Safe Deposit Maintenance and Support.

## Retail Operations:

- Facilitate maintenance for all locations as it relates to customer-facing retail operations.
- Actively participate in all bank examinations and reviews as they relate to retail operations.
- Collaborate with the Enterprise Risk Management Team to support retail-related initiatives, ensuring the retail sales team remains well-informed and compliant with current regulatory and policy requirements through ongoing education and training.
- Provide operational support to Retail Sales team for Online Banking and Cash Management administrative needs.
- Maintain operational controls related to Cash Management functions in conjunction with the Retail Sales team.
  - Monitor and review Cash Management applications, contracts, and agreements for regulatory compliance. (ACH Limits, ACH annual reviews are completed timely, make sure retail staff are up to date on NACHA rules and regulations).
- Coordination of flow of information and DCI communications for operational changes, enhancements, and upgrades throughout the Bank.
  - New product requests are submitted to Deposit Operations timely for implementation.
  - Ensure product details are within regulatory compliance at inception and throughout the life of the product.
  - Ensure procedures, disclosures, documentation produced at the time of opening a new account meets regulatory and compliance requirements accordingly for both new products and existing products.
- Assist Retail Sales team in ensuring the workflow between departments is smooth as it pertains to retail products.
- Assist SVP Retail sales in tracking, setting and implementing goals and efficiencies.
- Ensure all Retail Operations duties are completed on a timely basis.
  - Ensure that daily report monitoring is completed Promptly including but not limited to:
    - Dormant and Inactive Account Monitoring and Outreach.
    - Proper Account set-up and Coding (Deposit rate indexes, product codes, branch coding, cycle codes etc.).
      - Follow-up with Retail Sales team to ensure File maintenance exceptions are corrected immediately.
    - Outreach and follow-up on CD Maturity reports.
    - Tracking and documentation for all pricing exceptions.
    - Large volume changes are monitored.
    - Review of Open and Closed Account reports accurate and timely.
    - Monitor the QC tracking reports to ensure that outstanding items are cleared up promptly.
- Maintain tracking and monitoring of customer service standards and measurement.
  - Monitor, investigate, and track losses in the Retail areas of the bank (CES, PB, and Teller line).
- Support SVP of Sales to provide ongoing mitigation solutions for errors resulting in customer complaints or losses.
- Assist SVP Retail Sales and Executive management in reviewing deposit rates and products; recommend new products, sunset old products, or change rates as needed.
  - Aid SVP Retail Sales in the recommendation and implementation of new products, old products, and product changes accordingly.
- Become liaison to DCI for specs, platform pricing, and implementations in conjunction with the Deposit Operations team.
- Maintain knowledge of and utilize Deposit products and software to create efficiency.
- Oversee the customer facing side of the Advantage ODP program in conjunction with the ERM team to ensure compliance standards are maintained.
  - Training is provided for all staff members.
  - Policy is reviewed annually.

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- Customer outreach (letters and calls) is being completed by the retail team in a timely manner.
- Understand Budget and Strategic Variances for Retail Deposits and Retail Sales team and facilitate in providing updates to the team including changes needed or plans for improvement.
- Provide and monitor ongoing regulatory reporting as it relates to Retail.
  - Monitor outstanding Retail audit items to ensure they are resolved promptly.
- Coordinate with SVP Retail Sales to delegate duties to staff as needed and review work for accuracy and understanding.
- Coordinate with Controller to manage the bank's EOY notices and processes (make sure pending items are cleared before EOY and that the staff understands the EOY correction process) See DCI EOY checklist.
  - Provide support to Retail staff regarding updates and regulatory and reporting changes or ongoing processes.
  - Maintain up to date year-end reporting requirements to ensure the banks systems are tracking and reporting correctly.
  - Any ongoing file maintenance corrections needed are completed by DCI EOY due dates.
- Responsible for special projects as needed.

### Additional Responsibilities:

- Responsible for opening and closing the branch as part of a rotating schedule.
- Provide support in the training and professional development of Sales staff, including Lenders, Universal Bankers, and Tellers, as needed.
- Serve as an active member of Bank committees upon request and approval by the SVP of Retail Sales.
- Complete all required and assigned compliance and educational training in a timely manner.
- Participate in a minimum of two Heritage Club and Highlander Track events each year.
- Engage in at least two additional community events annually, either Bank-sponsored or approved by management.

### Skills & Competencies:

- Prior banking experience preferred.
- Must be bondable.
- Ability to obtain and maintain required licenses and certifications.
- Strong computer skills, including **Microsoft Word and Excel**.
- Professional, trustworthy, and customer-focused.
- Commitment to confidentiality and accuracy.
- Highly organized with attention to detail.
- Demonstrate flexibility by performing other duties as assigned.
- Exhibit strong independent work skills and effectively prioritize tasks with minimal supervision.
- Demonstrates effective collaboration with team members.
- Upholds the bank's goals and values.
- Maintains a professional work environment.
- Adheres to scheduled shift times with punctuality.
- Exhibits strong communication skills.
- Shows receptiveness to coaching and displays humility.

## Equal Opportunity Employer Statement

Three Rivers Bank of Montana is committed to creating a diverse and inclusive workplace. As an Equal Opportunity Employer in the state of Montana, we ensure that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, protected veteran status, or any other characteristic protected by applicable law.

Employee Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_