

Requisition #11181 – Deposit Services Associate II
Full Time – Southbridge, MA

POSITION FUNCTION:

Under the general supervision of the Deposit Services Supervisor, performs a variety of clerical duties necessary for the effective operation of the Deposit Service Area. In particular, this position is primarily responsible for the administration of the courtesy overdraft program. Candidate performs assigned duties in conformance with established Bank policies and procedures.

ESSENTIAL FUNCTIONS:

1. Downloads daily overdraft management program and completes process according to written procedures. Updates and maintains accounts, including eligibility status and account activity on program participant, produces all correspondence and makes necessary contacts relating to the Platinum Overdraft accounts. Produces entries to write-off balance and refers to supervisor for approval.
2. Coordinates the Platinum Overdraft Repayment Plan process with the customer, designated branch personnel, and Loan Operations as needed and maintains the file thru the repayment period.
3. Notifies authorized bank personnel of accounts at risk to be closed; completes forms and closes accounts using the Teller Platform and reports to collection agency.
4. Processes returned mail for overdraft accounts applying account messages and field maintenance to suspend OD as needed.
5. Serves as primary back-up for all ACH/Check processing exceptions, returns, stop payments, and other ACH/Check activity. Prepares returns and make proper entries.
6. Processes foreign checks thru the Fed Reserve and applies credits to customers' accounts.
7. Processes returned deposited/cash items as needed, by withdrawing, redepositing, or working with the branch of deposit / security officer to obtain collection.
8. Prepares and processes quarterly IOLTA interest payments and reports to Mass IOLTA committee.
9. Process mailing of PDO, Christmas, and Vacation club checks. Handles stop payments on these checks and reissues new checks thru the teller platform.
10. Responsible for verifying information for savings bonds cashed and monitoring the accuracy of the IRS Regulatory system for bond information.
11. Verifies and releases all incoming/ outgoing wire transfer instructions.

ADDITIONAL REQUIREMENTS/RESPONSIBILITIES:

1. Minimum 2-3 years Deposit Services experience.
2. Familiarity with Windows-based computer required. Previous experience with the Microsoft Office suite and banking-related software preferred.
3. Working directly with the public – ability to deal directly, on the phone with the public, following the Bank's Customer Service Standards.

4. Establishing and maintaining interpersonal relationships – developing constructive and cooperative working relationships with others and maintaining them over time.
5. Ability to work independently and complete assigned projects with minimum supervision. Ability to troubleshoot customer inquiries effectively.
6. Good organizational skills and ability to comprehend job duties and follow through to completion.
7. Must be detail oriented and be able to multi-task.
8. Performs or completes special projects as assigned.

PHYSICAL DEMANDS:

1. Hand dexterity required to operate computer terminal and/or related equipment.
2. Eye coordination required to operate computer/teller terminal.
3. Drives to and attends meetings.
4. Moves around bank, between levels or floors while performing duties.
5. Lifts supply boxes and places in storage areas.
6. Sitting at desk or computer work station for periods of time.
7. Lifts books, ledger, records, etc.
8. Walks around bank location in the performance of job duties.
9. Speaks and listens to customers and explains bank services.

Savers Bank is an EEO/AA Employer.