

WHAT'S YOUR MAJOR? EXAMPLES OF COMMUNITY BANKING CAREERS

Accounting	Information Technology
• Accountant	• Help Desk Technician
• Auditor	• IT Audit Professional
• Cash Management Assistant	• IT Manager
• Controller	• Network Administrator
• Personal Banker	• Risk & Security Analyst
• Teller	• Security Manager

Finance	Real Estate
• Controller	• Commercial Loan Administrator
• Credit Analyst	• Commercial Loan Officer
• Financial Analyst	• Investment Banker
• Personal Banker	• Mortgage Originator
• Risk Analyst	• Mortgage Processor
• Teller	• Mortgage Underwriter

Economics / Statistics	Supply Chain Management
• Credit Analyst	• Customer Service Associate
• Financial Analyst	• Customer Service Manager
• Investment Analyst	• Operations Manager
• Investment Banker	• Teller

Human Resource Management	Marketing
• Benefits Administrator	• Compliance Specialist
• Compensation Analyst	• Customer Service Associate
• Human Resource Generalist	• Market Research Associate
• Recruiter	• Public Relations Manager
• Training/Development Specialist	• Teller

YOUR CAREER WITH A COMMUNITY BANK

A Community Bank is an FDIC-insured depository institution that is typically locally owned and operated. Community Banks primarily focus on the needs of the businesses and families where the bank and its branches are located. Lending decisions are made by people who understand the local needs of families, businesses and farmers.

Lending/Loan Operations

This department's primary mission is to meet the needs of the bank's community by making commercial and consumer loans that have the following things in common: the borrower clearly demonstrates the financial capacity and willingness to repay the loan; the loan is priced to provide the bank ownership the desired rate of return; and the loan use, repayment, terms and conditions are beneficial in helping the customer to achieve their financial goals.

Mortgage

The Mortgage Department assists clients in financing residential properties. The staff facilitates purchase loans, refinances and second mortgages on primary, secondary and investment properties.

Retail Banking

This department is the place where 95% of customer contacts happen. Branch Managers, Tellers, and Account Representatives work within retail banking. These banking professionals help customers with savings and checking accounts, credit cards, debit cards and internet banking.

Deposit Operations/Cash Management

This department is responsible for account set-up and maintenance duties, while wire transfer operators ensure that paperless, computerized account transactions are adequately processed. The cash management function ensures the bank has enough liquid assets to meet scheduled obligations. These banking professionals also select short-term investment opportunities that the bank can liquidate quickly for additional cash flow when necessary.

Audit/Compliance/Security

This department makes sure that all government regulations and bank procedures are followed. This department also oversees the internal security of the bank.

Trust

The Trust Department monitors legal trusts to make sure the department follows government and legal guidelines. Trusts are overseen by a trustee who manages property, assets and the trust holder's requirements for beneficiaries.

Marketing

This department is responsible for all advertising and marketing, as well as handling requests for financial support for community organizations and events.

Accounting and Finance

Finance is responsible for taking the information from the bank's day-to-day operations and reporting on its financial condition. This department also invests and manages the bank's excess cash and is responsible for budgeting and regulatory reporting. Accounting is responsible for balancing internal accounts, verifying that all electronic and paper transactions are clearing through the Federal Reserve Bank, and paying the bills.

Information Technology

IT manages, maintains and supports the bank's systems and electronic information. This includes all components of the bank's computer and network systems, wide area and local area networks, and related electronic devices for multiple locations.

Human Resources

HR is responsible for planning, directing, and coordinating HR functions such as payroll, benefits, training, personnel policies and regulatory compliance.

COMMUNITY BANK JOB DESCRIPTIONS

SENIOR MANAGEMENT	
Chairman of the Board	Oversees activities of top management and provides overall leadership for institution.
CEO/President	Responsible for overall management, establishing objectives, policies, and strategic plans of bank.
Executive Vice President	Responsible in conjunction with Pres/CEO for developing/implementing overall policy, plans & programs related to credit, investments, and other major activities.
Chief Financial Officer	Responsible for all financial, accounting and investment functions.
Chief Operations Officer	Provides general direction and supervision of bank operations.
Chief Information Officer	Manages bank's technology and information resources. Manages evaluation, implementation, and support activity for software, hardware, and related equipment.
Chief Investment Officer	Manages bank's cash flow. Determines bank's cash investment strategies; monitors liquidity position and cash needs.
Chief Lending Officer	Responsible for management, supervision and direction of all loan activities. Develops loan policies and objectives and is accountable for entire loan portfolio.
ACCOUNTING/FINANCE	
Controller/Comptroller/Cashier	Responsible for bank financial records, reports, and accounting system. Maintains cash accounts, budgets, regulatory agency and government reports.
Assistant Cashier	Assists Cashier in preparing management, board and governmental financial reports. Assists in maintaining bank's accounting system and record keeping.
Bookkeeper	Responsible for daily bookkeeping, payroll, budgets, and reports for the institution. Processes accounts payable and accounts receivable.
ADMINISTRATIVE SERVICES	
Purchasing Manager	Purchases supplies, equipment, and services needed for the institution's daily operations.
Security Officer	Responsible for the protection of bank employees, customers, assets and property.
AUDIT/LEGAL	
Auditor (Internal)	Responsible for audit activities, policies, and procedures. Plans, schedules, directs internal audits, and prepares audit reports.
Compliance Officer	Develops, administers and monitors programs that ensure compliance with laws and regulations.
DP/INFORMATION TECHNOLOGY	
Manager, DP/Information Technology	Directs computer operations for institution. Develops and recommends procedures and policies for data processing and computer activities.
PC Service and Support Specialist	Responsible for servicing and maintaining institution's personal computers and internal network. Reviews and recommends new PC solutions.
DEPOSIT OPERATIONS	
Manager, Deposit Operations	Responsible for management, supervision and direction of all deposit operations activities.
Cash Management Officer	Responsible for the effective operation of cash management services for commercial customers.
Bookkeeping Supervisor	Manages operation of bookkeeping department.
Bookkeeper/Clerk	Performs a variety of clerical duties related to bookkeeping department.
Manager, Proof Operations	Directs and oversees item processing operations.
Proof Operator	Operates proof machine. Encodes, endorses and balances teller transactions, customer payments, etc. May also handle check sorting.
Customer Service Representative	Handles and researches customer problems and inquiries regarding account balances, monthly statements, overdrafts, service charges, etc.

HUMAN RESOURCES	
Human Resources Director	Responsible for salary administration, employee benefits, payroll, EEO compliance, recruitment, training and development, etc.
Benefits Administrator	Administers medical, life insurance and other insurance plans and services day-to-day needs under these and other benefits plans.
LENDING/LOAN OPERATIONS	
Senior Commercial Loan Officer	Oversees and manages commercial loan portfolio. Makes and services a wide variety of secured and unsecured business loans and lines of credit.
Commercial Loan Officer	Makes and services variety of secured and unsecured business loans or lines of credit.
Consumer Loan Officer	Makes and services variety of secured and unsecured consumer loans or lines of credit.
Mortgage Loan Officer	Originates residential mortgage loans. Arranges for appraisals, title searches and credit reports. May be a commissioned position.
Agricultural Loan Officer	Makes and services variety of agricultural loans or lines of credit.
Manager, Loan Operations	Responsible for overall coordination of loan operations activities. Manages loan portfolios. Ensures applicable lending policies and procedures followed.
Loan Review Officer	Provides objective appraisal to management of loans and applications for credit, identifies potential loan problems, and ensures compliance.
Loan Processor	Processes loans. Records new loans, establishes files, processes loan payments and oversees maintenance of files and loan documents.
MARKETING	
Marketing Director	Responsible for management of marketing functions including coordination of outside vendor services to promote bank products and services.
Business Development Officer	Develops and implements solicitation programs to attract new customers from business community.
Marketing Assistant/Coordinator	Assists in coordination of marketing activities including advertising, promotions, sales, research, community involvement and new product introduction.
RETAIL BANKING	
Head of Retail Banking	Responsible for management, supervision and direction of retail/consumer products and services.
Branch Operations Manager	Administers operation of the entire branch network, including facilities management and security. Directs activities of branch managers.
Branch Manager	Administers operation of branch office.
Assistant Branch Manager	Assists branch manager in all phases of branch operations, and assumes responsibility for the branch in manager's absence.
New Accounts Representative	Opens and processes paperwork for new deposit accounts and related services. Provides customers with information on accounts.
Head Teller/Teller Supervisor	Oversees teller activities, maintains records of vault and teller station cash balances, and manages currency inventory.
Teller, full time/part-time	Processes basic cash receipt and payment services. Also processes a variety of customer account transactions and other customer service requests.
TRUST	
Manager, Trust Operations	Responsible for management, supervision and direction of all trust activities.
Corporate Trust Officer	Responsible for administration of services performed by bank for corporations, partnerships, associations and other institutions.
Personal Trust Officer	Responsible for administration of personal trust accounts.

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