

## **BAC COMMUNITY BANK**

**Job Title:** Deposit Service Specialist  
**Reports To:** Commercial Banking Services Supervisor  
**FLSA Status:** Non-Exempt  
**Department:** Commercial Banking Services  
**Category:** Non-Officer  
**Supervisory Responsibilities:** None

**Summary:** The Deposit Service Specialist delivers an exceptional client experience via various channels and client interactions. The role performs multiple operational functions and supports Relationship Managers, Cash Management staff and commercial clients by fulfilling requests related to deposit services and cash management. The Deposit Service Specialist is primarily responsible for the portfolio of customers assigned to their designated Relationship Managers but may assist with providing support to any customer.

### **Essential Duties and Responsibilities:**

- Provide outstanding customer service to customers for products and services within specified time frames
- Service and maintain designated customer relationships
- Initiate, monitor and fulfill requests for services using appropriate channels and resources (Workflows, Smart ALAC, ShareFile, DocuSign, etc.)
- Maintain and open all types of New Accounts for the commercial client segment
- Understand all bank deposit products and services
- Quote deposit rates, service charges, restrictions, and other relevant information about deposit accounts
- Identify opportunities to provide beneficial products and services to designated customer relationships
- Effectively communicate with customer to cross sell a product or service that benefits the customer's needs
- Assist customers with requests or complaints via various channels (phone, email, Smart ALAC, CM call queue, etc.) and perform research on account issues
- Recommend appropriate deposit solutions to customers
- Support bank objectives by daily monitoring and recording of large dollar transactional activity
- Support commercial clients with Cash Management needs:
  - Understand Cash Management services and Cash Management customer agreements
  - Activities include, but are not limited to, answering client questions, set-up, monitoring and/or support of Cash Management (Business Online and all levels of Cash Management: ACH Manager, Wire Manager, In Office Deposit, Positive Pay, Token Inventory, etc.)
  - Participate in CM call queue as needed
- Performs Business New Account Callback as assigned

## BAC COMMUNITY BANK

- Approve transactions within specified limits.
- Perform daily, weekly and monthly report review as assigned (including exception reports)
- Ensure regulatory compliance as applicable
- Support Bank initiatives by completing assigned tasks and serving on project teams and/or committees
- Supports Bank with other various duties and responsibilities, as assigned
- Participates in Marketing Campaigns as requested (including photos)

### Competencies:

- Level 1 (See Competency Document)

### Qualifications:

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements as documented are representative of the knowledge, skill, and/or abilities needed to fulfill the responsibilities of the position.

- **Education/Experience:** High school diploma or equivalent and 3 years applicable experience.
- **Language Ability:** Must possess ability to read, write and understand English. Must possess written and oral communication skills.
- **Math Ability:** Ability to work with mathematical concepts as required in banking.
- **Computer Skills:** Must have general knowledge of computers with ability to use Word, Excel and Outlook with strong skills utilizing Fiserv Premier and Business Online.

### Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit, use hands to finger, handle or feel and to talk and to hear. The employee is frequently required to reach with hands and arms. The employee is frequently required to stand and walk, and rarely required to drive.

The employee must occasionally lift and/or move up to 25 pounds.

Specific vision abilities required by this job include close vision, distance vision and ability to adjust to focus requirements.