

TITLE: Electronic Banking Clerk
REPORTS TO: Electronic Banking Supervisor
CLASSIFICATION: Full Time
LOCATION: Main Office
FSLA Status: NON-EXEMPT
DATE: November 18, 2021

JOB DESCRIPTION

Summary/Objective

The Electronic Banking Clerk is responsible for the daily activities of the electronic banking department. This position is responsible for the implementation of electronic banking services, and positive customer experience for both internal and external inquiries. The Electronic Banking Clerk ensures efficient and satisfactory implementation of customer services and positive customer experience with the electronic banking team while in adhering to First Federal's policies and procedures as well as laws and regulations.

Essential Functions:

- Debit card application processing for new applicants
- Maintenance and servicing of debit cards for existing customers
- Monitor all debit card reports using core processor and other applicable systems
- Review the completion of Visa applications
- Maintenance of existing Visa Cards
- Prepare proper documentation for Visa turndown, letters of authorization and credit limit increases
- Process Overdraft Reporting and Customer Communication and ensure communication is timely
- Scanning and review of account documents into core processor
- Dispute reporting and follow up
- Answering phone inquiries from both external and internal customers/departments
- Verify signatures on checks over \$ 10,000.00
- Review daily activity reports for exceptions or unusual items
- Process and monitor stop payments, check retrievals, and forged checks
- Import overdraft protection data file daily
- Send Collections letters as needed
- Monitor overdraft protection program
- Monitor mobile deposit items
- Process, monitor and maintain all internally originated ACH transactions
- Process monitor and maintain all ACH bank to bank and internal transfers for consumer customers
- Maintain compliance to ACH NACHA operating rules and guidelines
- Maintain employee account security
- Provide on-line banking support as necessary
- Set-up and monitor Fresh Start program
- Monitor one-time ATM/debit opt-In forms for accuracy
- Process ATM deposited return checks
- Manage all ATM dispute processing
- Monitor and maintain card limits for new account holders with debit cards
- CAMS processing – including card transfer, customer notification and blocking of compromised cards
- Follow Bank policies, processes and procedures to ensure compliance with laws and regulations

governing electronic banking

- Compliance with all government regulations including the Bank Secrecy Act and related regulations

Required Education and Experience:

- Minimum High School Diploma Required
- Understanding of bank products and services.
- Proficient use and understanding of MS Office products, with the ability to learn and adapt to new technologies quickly.
- Operational knowledge of computers.
- Proven problem solving, troubleshooting and resolution skills
- Ability to work both independently and in a team environment
- Good analytical, communication and attention to detail skills.
- Minimum two years of financial institution experience, electronic banking preferred
- Experience using Fiserv/Cleartouch preferred
- Minimum one year customer service required.

Competencies

- Ethical Practice – Being in accordance with the rules or standards for right conduct or practice; following processes, procedures, policies, laws and regulations that govern the Bank; moral uprightness; honesty.
- Integrity –
 - Behavioral: Doing the right thing; acknowledge mistakes and demonstrate accountability for actions;
 - Job based: Ensuring accurate data throughout the organization.
 - Must be well organized and detail oriented.
- Communication –
 - Delivering Messages: Ability to deliver clear and accurate messages across a variety of mediums to audiences of all sizes and backgrounds. Ensures that the delivered message is clear and understood by the listener.
 - Listening: Understands information provided by others. Listens actively and to others' views and concerns. Seeks further information to clarify ambiguity.
 - Ability to communicate orally and visually and be able to listen.
 - Ability to provide excellent customer service.
- Teamwork – Positively, respectfully and openly participates in the collaborative effort of a group to achieve a common goal. Be committed to building an encouraging, caring, and supportive environment. Provide mutual support; be open minded to other's suggestions and contributions.

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. While performing the duties of this job, the employee is occasionally required to stand, walk, sit, use hands to finger, handle, or feel objects, tools or controls, reach with hands and arms, climb stairs, talk to hear. The employee must occasionally lift or move office products and supplies, up to 20 pounds.

Position Type/Expected Hours of Work

This is a full-time position.

AAP/EEO Statement

First Federal Savings of Lorain is an Equal Opportunity Employer-M/F/Disabled/Vet

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

3/2021