

TITLE:	DEPOSIT OPERATIONS MANAGER
REPORTS TO:	AVP, RETAIL
CLASSIFICATION:	EXEMPT
LOCATION:	Hybrid
DATE:	12/22/2025

JOB DESCRIPTION

Summary/Objective

The Deposit Operations Manager is responsible for leading and overseeing the deposit operations function, which includes managing daily non-branch deposit transactions and the call center. This role involves supervising the handling of incoming and outgoing calls within the call center as well as various deposit operations. Key responsibilities of the deposit operations function include, but are not limited to, managing ACH transactions, wire transfers, card services, ATMs, and online banking; ensuring compliance with regulations (including BSA-AML); driving efficiency; implementing process improvements; conducting complex research; ensuring accuracy; and collaborating with other departments. As a member of the Retail Management team, the Deposit Operations Manager will gain a deep understanding of the business, financials, industry trends, customer needs, and strategic goals. This position is also responsible for upholding organizational standards, and supporting new initiatives, while adhering to First Federal's policies and procedures.

Essential Functions:

- Responsible for overseeing all operational aspects related to deposit services.
- Oversees employees, gives direction, coaches, trains, and develops staff while managing performance to meet company goals and expectations, including those of electronic banking and call center teams.
- Create and maintain a professional, business-like atmosphere within the department and the entire organization.
- Help with selecting, retaining, and developing employees.
- Organize and oversee staff training sessions.
- Acts as the department representative in meetings and contributes to committees that affect departmental operations and company initiatives to maintain open communication.
- Communicates with other departments and third parties to resolve operational issues; coordinates efforts to ensure smooth transitions when changes are necessary.
- Foster a culture of information sharing and learning among deposit operations and other bank staff.
- Provide support, assistance, and backup for all deposit operation functions.
- Oversees transaction services such as checking accounts, statement exception processing, electronic transactions that go through ACH, processing of returned deposit items, stop payments on checks and electronic transactions, electronic banking, processing disputes, etc.
- Monitor both incoming and outgoing calls in the call center to ensure accurate and professional responses.
- Oversees the productivity and daily activities of staff to ensure adherence to bank policies and regulatory requirements while maximizing operational efficiency and excellence.
- Processes ATM and debit card applications; performs maintenance on debit cards; processes fraud and unauthorized claims; balances ATMs daily, including proof of deposit; monitors mobile banking, business online banking customers, retail bill pay, fraud support, etc.
- Investigates lost or stolen cards, blocks accounts as necessary.
- Reviews accounts in overdraft status and ensures required communication and account activity is completed as mandated by regulations.

- Manages the research, analysis, and reporting of deposit accounts for different purposes.
- Provides accurate reporting as requested in relation to deposit operations activities.
- Collaborate with the Risk and Compliance team to monitor fraud and manage employee accounts.
- Ensures procedures are maintained and kept current for department and related activities.
- Maintains and follows all security policies and procedures.
- Manages customer problems and complaints when applicable to the department.
- Encourages department personnel to engage in corporate and community activities as representatives of the Bank.
- Ensures compliance with all government regulations, including the Bank Secrecy Act and related regulations.

Required Education and Experience

- Bachelor's degree or equivalent experience.
- Minimum of 3 years' related experience required.
- Prior supervisory experience and coaching skills required.
- Possess good motivational and training skills.
- Experience in Fiserv products/programs
- Proficient in Microsoft Office with strong knowledge of report preparation, utilizing spreadsheet software and word processing platforms
- Experienced with Federal ATM regulations, such as but not limited to Regulation CC, E, DD, and EFTA.
- Experienced with NACHA and CFPB rules.
- Knowledge of Federal Reserve Operating Circulars, such as but not limited to OC 1 through OC 8.
- Must demonstrate excellent organizational and interpersonal skills.
- Commitment to attend seminars and classes to improve job knowledge and skills.
- Ability to communicate orally and visually

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
- 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 to others' views and concerns. Seeks further information to clarify ambiguity.
- 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. Offer support to one another and remain open to the suggestions and contributions of others.

Physical Demands

The physical demands described here are representative of those that an employee must meet to perform the essential functions of this job successfully. 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, and talk to hear. The employee must occasionally lift or move office products and supplies, up to 20 pounds.

Position Type

This is a full-time position. Business hours of operation and scheduled workdays, which may include Saturdays

Travel

- As required

AAP/EEO Statement

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

Other Duties

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