



Skyline National Bank

ALWAYS OUR BEST

POSITION DESCRIPTION

Job Title: Account Services Team Member
Reports to: AVP, Account Services Team Leader and/or
SVP, Deposit Operations and Call Center Manager
FLSA Status: Non-Exempt

Overview: The Account Services Team Member is responsible for accurately maintaining and processing account information and records, researching and reconciling discrepancies in deposit records and accounts; and for reviewing, preparing, and distributing notices to customers by performing the following listed duties.

Essential Duties and Responsibilities include the following. However, certain members of the department may have concentrations of specific duties. Other duties may be assigned.

- *At Skyline National Bank, our core values are Smart, Kind, Young-at-heart, Local, Inspired, Nonconforming and Energetic. We look for ways to be “always our best.” As a member of our team, you do important work. You craft an experience, aim for the sky, set a high standard and look for ways to set your bar ever higher.*
- Actively learns, demonstrates, and fosters an exceptional Customer Service Standard in all actions and communications.
- Possesses knowledge of Skyline National Bank products and services in order to recognize opportunities to refer customers for new loans, deposit accounts and additional services.
- Takes personal initiative and is a positive example for others to emulate.
- Performs customer service functions through telephone banking including resolving issues, providing information and support, and recommending solutions.
- Performs customer service functions through email and other written communications, including resolving issues, providing information and support, and recommending solutions.
- Performs customer service functions using Link Live chat, including resolving issues, providing information and support, and recommending solutions.
- Assist customers with online banking password resets, closing debit cards, ordering new debit cards, assisting with mobile banking application.
- Makes referrals for new business or for additional business from existing customers.
- Able to cross-sell other bank products and services based on customer needs.

- Handles customer issues in a timely manner, with accuracy, courtesy, and professionalism. Empowered to resolve customer complaints and problems to the benefit of the customer while protecting the assets and security of the bank.
- Provides product and service reports and analysis as needed.
- Ability to create and update work procedures as needed.
- Performs customer service functions by resolving issues, providing information and support, and recommending solutions.
- Answers inquiries on customer accounts and adjusts for any errors.
- Serve as backup to the Finance Department with the balancing of checking, savings, certificates of deposit and loan applications to the General Ledger System.
- Activate inactive checking and saving accounts by another active account(s) the customer has with the bank and/or by reactivation cards received.
- Process undelivered mail, address changes and flag accounts for return mail.
- Scan all necessary documents into Director.
- Process items received thru Teslar and approve and/or deny requests as needed.
- Process and respond to Garnishments and/or Tax Levies promptly and efficiently.
- Update deposit rates weekly within Rate Watch application.
- Process Federal Withholding bi-weekly and balance monthly.
- Process all requests received via Accuity for balance information related to benefit payments.
- Process Foreign Check(s) received from various branch locations and apply fees.
- Process Written Statement of Unauthorized Debits received from branch personnel in a timely and efficient manner to meet Reg E requirements.
- Assist branch personnel with customer account research including but not limited to stop payment forms, non-sufficient funds, check copies, fraudulent items, etc.
- Returns any ACH drafts to the Federal Reserve as needed.
- Reviews ACH exception items daily to include death notifications.
- Completes any necessary file maintenance to DDA and Savings Accounts.

- Verify signatures for on-us and official checks in amounts of \$10,000.00 or more and review for any fraudulent or suspicious activity.
- Set up new Christmas Club or Vacation Accounts as needed.
- Performs assigned responsibilities with high quality, productivity, and timeliness. Strives to continuously improve personal, department and bank performance.
- Responsible for knowledge of and compliance with all applicable laws, regulations and bank policies and procedures that pertain to this position, including but not limited to the Bank Secrecy Act. In addition, participation is required in any training necessary to achieve a thorough understanding of how these laws relate to the responsibilities of the position.
- Completes assigned training and complies with all cyber and information security policies and procedures.
- Regular and reliable attendance is needed to perform the essential functions of this job.
- Performs all opening and closing procedures based on policy and procedures.
- Depending on work needed and demand for products and services, Account Services Team Members will perform three or more of the following services and be cross-trained for others.
 - *Exception Item Module (EIM):*
 - Process non-sufficient items and assess fees
 - Process and research any non-post items
 - Process and research any stop payments
 - *Debit Card and ATM:*
 - Review daily ATM and debit card system reports.
 - Assist branches in researching ATM/debit card transactions.
 - Perform debit card maintenance to include fraud cases and compromised cards.
 - *Wire Transfers:*
 - Processes Outgoing Wire Transfer Requests and verifies collected funds are available for the Wire Transfer.
 - Processes Incoming Wire Transfers and make entries for the transaction and the associated fees.
 - Export necessary files for FCRM monitoring.
 - *Overdraft Services:*
 - Closely monitor overdrawn accounts and contact customers by phone, and through written notices to communicate the status of an overdrawn account.
 - In the JMFA software program, accurately document all communications with overdrawn customers.

- Discuss overdrawn accounts and options in detail, including pending presentments and fees, overdraft protection options, Extended Coverage opt-in services, debit denials.
 - Communicate payment arrangements made with appropriate departments.
 - Closing overdrawn accounts.
 - Maintaining records for charged off accounts, including any efforts needed to collect on balances owed.
 - Filing warrants and appearing in court on collections if needed.
- *Business Online Banking:*
 - Provides phone support to business online banking clients which includes password resets and support for all Cash Management Services.
 - Provides training and technical product support to clients and internal customers.
 - Assists branch staff and lenders with implementation coordination for new clients and may accompany them on sales calls to provide application and enrollment advice.
 - Process and complete Business Online Banking applications and customer set-up and training which includes all Cash Management Services.
 - Provide support and training for the business mobile app.
- *Retail Online Banking:*
 - Provides phone support to retail online banking end users which includes password resets and support for Bill Pay and Zelle.
 - Assists branch staff with the set-up of retail online enrollments.
 - Provide support and training for the mobile app.
- *Nice Actimize Case Review:*
 - Review cases daily and restrict online access as needed.
 - Report any patterns to department head.
- *Online Deposit Account Opening:*
 - Review deposit applications and approve or deny based on risk reports.
 - Process new account opening and send related correspondence via email.
 - Save any necessary documentation to Director for archival purposes.
- *Individual Retirement Accounts:*
 - Understand bank custodial responsibilities and related tax requirements.
 - Review reports daily and make any changes needed based on plan type or contribution limits.
 - Verify distributions are coded correctly for tax reporting purposes.
 - Support branch staff with customer questions, documentation and/or account processing which includes contributions and distributions.
- *Loan Support:*
 - Assist customers with payment due dates, payment amount and payoffs.
 - Acceptance of payments via phone using credit or debit cards and internal account transfers.
 - Assist customers with the set-up of ACH payments.

- Assist customer with loan officer placement based upon type of request and location to nearest branch.

Interested candidates can apply by emailing a resume to the Human Resources Department at hr@skylinenationalbank.com.

Skyline National Bank is an EOE/AA and E-Verify Employer.