



## Operations Associate, Full-Time

### Reports To:

VP of Operations

### Role Description:

The operations associate position works with a variety of banking products and systems. Through collaboration, this position assists many departments and branches within the bank in various areas including business analysis, cash management, and use of banking systems. Operations associates work directly with customers to guide them through their financial questions.

### Primary Accountabilities:

The essential functions include, but are not limited to the following:

- Answer inbound communications via phone, email and in-person to service accounts, fulfill requests or address issues about F&M Bank products and accounts
- Handle standard documentation and reporting associated with daily activities which may include processing, reviewing, or distributing materials
- Perform data entry, capture and balances work received from branches
- Perform bookkeeping tasks including balancing general ledgers and correspondent accounts.
- Process ACH incoming and outgoing files and repair rejects
- Process Incoming and Outgoing Wire Transfers
- Verify new account information in the Core System
- Process documents into the imaging system
- Teller duties as needed
- Refer customers to the appropriate personnel on loan, investment, and insurance products as needed
- Responsible for performing transactions in compliance with regulatory and bank policies and procedures, and in adherence to bank security policies and confidentiality of bank records and customer information
- Perform other daily tasks and duties as assigned

### Other Accountabilities:

- Focus on improving service quality and operational efficiencies.
- Complete all compliance training; follow internal processes and controls. Report all compliance issues, violations of law or regulations to your manager or compliance officer

### Qualifications, Skills, and Abilities

- High School diploma or equivalent
- A minimum of 2 years of experience in a banking or customer service field preferred
- Excellent customer services skills
- The ability to prioritize and make immediate decisions regarding customer needs
- Ability to educate customers on all banking products effectively
- Strong attention to detail
- Strong written and verbal communication skills
- Strong reading, writing, and mathematical skills
- Ability to work well under pressure in a fast paced environment
- Basic knowledge of bank products
- Bilingual language skills a plus

### Benefits

- 401(k) Matching
- 401(k) Financial Advisor Access
- Health Insurance options for Individual and/or Dependents
- Dental insurance
- Vision Insurance
- Medical flexible spending account
- Dependent Care spending account
- Health savings account
- Life insurance (Both employer and employee paid options)
- Paid time off
- Sick time off
- Paid Holidays

### Physical Demands and Work Environment

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the functions. While performing the duties of this position, the employee is regularly required to talk or hear. The employee frequently is required to use hands or fingers; handle or feel objects, tools, or controls. The employee is occasionally required to walk; sit; and reach with hands and arms. Employee may be required to stand for extended periods of time. The employee must occasionally lift and/or move bags or boxes of coin weighing up to 50lbs. Specific vision abilities required by this position include close vision, distance vision, and the ability to adjust focus. The noise level in the work environment is usually low to moderate.

### Note

This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person

authorized to give instructions or assignments. All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities.

The company is an Equal Opportunity Employer, drug free workplace, and complies with ADA regulations as applicable.