227 benchmark positions

JOBS SURVEYED

49th Annual Survey

2026 Northwest Financial Industry Compensation Survey

1. Branch Banking

1.01a Teller - Entry
1.01b Teller - Intermediate
1.01c Teller - Senior
1.02 Interactive Teller (ITM) Representative
1.03b Universal Banker - Intermediate
1.03c Universal Banker - Senior
1.06 Customer Service Representative
1.07 Customer Service / Sales Rep (New Accounts)
1.08a Personal Banker
1.08b Personal Banker - Senior
1.09 Operations Assistant
1.10a Branch Operations Supervisor - Level I**
1.10b Branch Operations Supervisor - Level II**
1.11a Assistant Branch Manager - Level I**
1.11b Assistant Branch Manager - Level II**
1.11c Assistant Branch Manager - Level III**
1.12 Branch Manager - Level I
1.13 Branch Manager - Level II
1.14 Branch Manager - Level III
1.15 Branch Manager - Level IV
1.16 Branch Manager - Level I (with Commercial Lending)
1.17 Branch Manager - Level II (with Commercial Lending)
1.18 Branch Manager - Level III (with Commercial Lending)
1.19 Branch Manager - Level IV (with Commercial Lending)
1.20 Area Manager
1.21 District Manager
1.22 Regional Manager
1.23 Sales and Service Manager
1.24 Retail Operations Manager
1.25 Retail Sales Director**
1.26 Vice President of Lending & Branch Operations

2. Commercial Lending

2.01 Commercial Loan Officer I
2.02 Commercial Loan Officer II
2.03 Commercial Loan Officer III
2.04 Commercial Loan Officer IV
2.05a Commercial Loan Support Specialist
2.05b Commercial Loan Support Specialist - Senior
2.05c Credit Loan Portfolio Administrator
2.06 Commercial Loan Documentation Specialist
2.07 Commercial Loan Documentation Specialist - Senior
2.08 SBA Loan Specialist
2.09 SBA Loan Officer
2.10 SBA Manager
2.11 Commercial Lending Team Leader
2.13 Commercial Loan Operations Manager
2.15 Commercial Lending Director

3. Consumer Lending

3.01a Consumer Loan Processor
3.01b Consumer Loan Processor - Senior
3.01c Consumer Loan Processing Supervisor
3.01d Consumer Loan Processing Manager
3.03 Consumer Loan Servicing Representative
3.04a Consumer Loan Underwriter
3.04b Consumer Loan Underwriter - Senior
3.04c Consumer Loan Underwriting Supervisor
3.04d Consumer Loan Underwriting Manager
3.05 Consumer Loan Officer
3.06 Consumer Loan Manager
3.07 Consumer Lending Director
3.08 Indirect Auto Lending Representative (CUDL)

4. Residential Mortgage / Lending

4.01 Mortgage Loan Processing Assistant
4.02 Mortgage Loan Processor
4.03 Mortgage Loan Processor - Senior
4.04a Mortgage Loan Processing Supervisor
4.04b Mortgage Loan Processing Manager
4.06 Mortgage Loan Closer
4.07 Mortgage Loan Closer - Senior
4.08 Mortgage Loan Closing Supervisor / Manager
4.10 Mortgage Loan Underwriter
4.11 Mortgage Loan Underwriter - Senior - DE
4.12a Mortgage Loan Underwriting Supervisor
4.12b Mortgage Loan Underwriting Manager
4.13 Loan Quality Control Specialist
4.14 Secondary Market Shipping Specialist
4.15 Secondary Market Manager
4.16 Mortgage Loan Officer (Base Salary Only)
4.17 Mortgage Loan Officer (Base & Commission)
4.19 Loan (Branch) Operations Manager
4.20 Regional Manager - Mortgage Loans
4.21 Residential Loan Center Manager
4.22 Residential Construction Loan Specialist

5. Credit Administration

5.02 Chief Appraiser
5.08a Commercial Credit Analyst I
5.08b Commercial Credit Analyst II
5.09 Commercial Credit Analyst - Senior
5.10 Credit Administrator
5.11 Loan Review Officer
5.12 Special Assets Officer
5.13 Special Assets Manager

6. Compliance / Risk Management

6.01 Branch Auditor
6.03 Senior Auditor
6.05 Internal Audit Manager
6.07 Compliance Specialist
6.09 Compliance Officer (In-House)
6.11 BSA Specialist
6.13 BSA Officer
6.14 Risk Compliance
6.15 Compliance / Risk Manager
6.17 Fraud Investigator
6.19 Corporate Security / Loss Prevention Manager

7. Loan Servicing

7.02 Loan Servicing Representative I
7.03 Loan Servicing Representative II
7.04 Loan Servicing Supervisor
7.05 Loan Servicing Manager
7.06a Collector
7.06b Collector - Senior
7.07 Collections Supervisor
7.08 Collections Manager
7.10 Loss Mitigation Specialist

8. IT

8.01a Business Systems Analyst
8.01b Business Intelligence Analyst
8.01c Business Intelligence Manager
8.02 Information Security Analyst - Intermediate
8.03 Information Security Analyst - Senior
8.04a Systems Support Administrator
8.04c SharePoint Administrator
8.05 IT Hardware Technician
8.06a Help Desk Specialist I
8.06b Help Desk Specialist II
8.06c Help Desk Supervisor
8.07 Network Administrator - Entry
8.08 Network Administrator
8.09a Programmer / Analyst
8.09b Programmer / Analyst - Senior
8.10 Web Developer
8.11a Project Manager I - IT
8.11b Project Manager II - IT
8.12 IT Manager
8.15 IT Director

9. Human Resources

9.01 Human Resources Assistant
9.02a Human Resources Generalist
9.02b Human Resources Generalist - Senior
9.03 Training Specialist
9.04 Corporate Training Manager
9.05 Payroll Specialist
9.06 Benefits Specialist
9.07 Talent Acquisition Specialist
9.08 Benefits Administrator
9.09 Diversity, Equity & Inclusion Business Partner / Specialist
9.10a Compensation Analyst
9.10b Compensation Analyst - Senior
9.10c Compensation & Benefits Manager
9.11 HRIS Analyst
9.12 Human Resources Manager
9.15 Human Resources Director

10. Operations Support

10.01 Operations Support Assistant
10.02a Operations Support Specialist I
10.02b Operations Support Specialist II
10.03 Operations Support Officer
10.04 Operations Support Manager
10.05 Items Processing Specialist
10.06 Items Processing Team Leader / Supervisor
10.07 Wire Transfer Specialist
10.08 Imaging Specialist
10.10 Payment Services Specialist
10.11 Payment Services Manager

11. Business Services

11.01 Merchant Representative
11.02 Bankcard Specialist
11.03 Bankcard Manager
11.04 Relationship Banking Assistant
11.05 Treasury Management Specialist
11.06a Business Development Officer
11.06b Business Development Officer - Senior
11.06c Business Development Manager
11.07 Cash Management Officer
11.08 Cash / Treasury Management Director
11.10 Community Impact Coordinator
11.11 Director of Community Impact

12. Customer Support

12.01 Call Center CSR - Entry
12.02 Call Center CSR - Intermediate
12.03 Call Center CSR - Senior
12.05 Call Center CSR - Intermediate (with Loan Origination)
12.06 Call Center CSR - Senior (with Loan Origination)
12.07 Call Center Team Leader / Supervisor
12.08 Call Center Manager
12.10 E-Banking Specialist
12.11 E-Banking Supervisor
12.12 E-Banking Manager

13. Trust Services

13.04a Trust Officer
13.04b Trust Officer - Senior
13.07 Trust Operations Specialist
13.10 Trust & Wealth Management Director

14. Investment Services

14.01 Investment Support Assistant
14.02 Investment Sales Specialist / Rep.
14.03 Investment Sales Manager

15. Administrative

15.01 Office Assistant I
15.02 Office Assistant II
15.03 Administrative Assistant / Secretary
15.04 Executive Assistant to CEO
15.05a Accounting Assistant
15.05b Accounting Assistant - Senior
15.06a Accountant
15.06b Accountant - Senior
15.07 Assistant Controller
15.08 Controller
15.09a Financial Analyst
15.09b Financial Analyst - Senior
15.14 Motor Messenger / Van Driver
15.15a Facilities Maintenance Technician
15.15c Facilities Manager
15.16 Marketing Specialist
15.17 Marketing Data Coordinator
15.18 Marketing Manager
15.19 Web / Graphic Designer
15.20 Marketing Content / Communications Specialist
15.21 Public Relations Manager
15.22 Project Manager I (non-IT)
15.23 Project Manager II (non-IT)
15.24 Purchasing Coordinator

16. Top Management Positions

16.01 President - Market / Region
16.02 Chief Lending Officer
16.03 Chief Credit Officer
16.04 Chief Human Resources Officer
16.05 Chief Marketing Officer
16.06 Diversity, Equity & Inclusion Officer
16.08 Residential Production Manager
16.09a Corporate Audit Officer / Manager
16.09b Chief Risk Management Officer
16.10 Senior Operations Officer
16.15 Chief Information Officer
16.16 Chief Financial Officer
16.17 Chief Retail Banking Officer
16.18 Chief Operating Officer
16.19 Chief Executive Officer
16.21 Chief Administrative Officer
16.22 Chief Strategy Officer
16.23 Chief Experience Officer
16.25 Chief Data Officer

JOBS SURVEYED (in alphabetical order)

2026 Northwest Financial Industry Compensation Survey

15.06a	Accountant
15.06b	Accountant - Senior
15.05a	Accounting Assistant
15.05b	Accounting Assistant - Senior
15.03	Administrative Assistant / Secretary
1.20	Area Manager
1.11a	**Assistant Branch Manager - Level I***
1.11b	**Assistant Branch Manager - Level II***
1.11c	**Assistant Branch Manager - Level III***
15.07	Assistant Controller
11.03	Bankcard Manager
11.02	Bankcard Specialist
9.08	Benefits Administrator
9.06	Benefits Specialist
6.01	Branch Auditor
1.12	Branch Manager - Level I
1.16	Branch Manager - Level I (w/ Commercial Lending)
1.13	Branch Manager - Level II
1.17	Branch Manager - Level II (w/ Commercial Lending)
1.14	Branch Manager - Level III
1.18	Branch Manager - Level III (w/ Commercial Lending)
1.15	Branch Manager - Level IV
1.19	Branch Manager - Level IV (w/ Commercial Lending)
1.10a	**Branch Operations Supervisor - Level I****
1.10b	**Branch Operations Supervisor - Level II****
6.13	BSA Officer
6.11	BSA Specialist
11.06c	Business Development Manager
11.06a	Business Development Officer
11.06b	Business Development Officer- Senior
8.01b	Business Intelligence Analyst
8.01c	Business Intelligence Manager
8.01a	Business Systems Analyst
12.01	Call Center CSR - Entry
12.05	Call Center CSR - Intermed (with Loan Origination)
12.02	Call Center CSR - Intermediate
12.03	Call Center CSR - Senior
12.06	Call Center CSR - Senior (with Loan Origination)
12.08	Call Center Manager
12.07	Call Center Team Lead / Supervisor
11.08	Cash / Treasury Management Director
11.07	Cash Management Officer
5.02	Chief Appraiser
16.21	Chief Administrative Officer (CAO)
16.03	Chief Credit Officer
16.25	Chief Data Officer
16.19	Chief Executive Officer (CEO)
16.23	Chief Experience Officer
16.16	Chief Financial Officer (CFO)
16.04	Chief Human Resources Officer
16.15	Chief Information Officer (CIO)
16.02	Chief Lending Officer
16.05	Chief Marketing Officer
16.18	Chief Operating Officer (COO)
16.17	Chief Retail Banking Officer
16.09b	Chief Risk Management Officer
16.22	Chief Strategy Officer
7.08	Collections Manager
7.07	Collections Supervisor
7.06a	Collector
7.06b	Collector - Senior
5.09	Commercial Credit Analyst - Senior
5.08a	Commercial Credit Analyst I
5.08b	Commercial Credit Analyst II
2.15	Commercial Lending Director
2.11	Commercial Lending Team Leader
2.06	Commercial Loan Documentation Specialist
2.07	Commercial Loan Documentation Specialist - Sr
2.01	Commercial Loan Officer I
2.02	Commercial Loan Officer II
2.03	Commercial Loan Officer III
2.04	Commercial Loan Officer IV
2.13	Commercial Loan Operations Manager
2.05a	Commercial Loan Support Specialist
2.05b	Commercial Loan Support Specialist - Senior
11.10	Community Impact Coordinator
9.10c	Compensation & Benefits Manager
9.10a	Compensation Analyst
9.10b	Compensation Analyst - Senior
6.15	Compliance / Risk Manager
6.09	Compliance Officer (In-house)
6.07	Compliance Specialist
3.07	Consumer Lending Director
3.06	Consumer Loan Manager
3.05	Consumer Loan Officer
3.01d	Consumer Loan Processing Manager
3.01c	Consumer Loan Processing Supervisor
3.01a	Consumer Loan Processor
3.01b	Consumer Loan Processor - Senior
3.03	Consumer Loan Servicing Representative
3.04a	Consumer Loan Underwriter
3.04b	Consumer Loan Underwriter - Senior
3.04d	Consumer Loan Underwriting Manager
3.04c	Consumer Loan Underwriting Supervisor
15.08	Controller
16.09a	Corporate Audit Officer / Manager
6.19	Corporate Security / Loss Prevention Manager
9.04	Corporate Training Manager
5.10	Credit Administrator
2.05c	Credit Loan Portfolio Administrator
1.07	Customer Service / Sales Rep (New Accounts)
1.06	Customer Service Representative
11.11	Director of Community Impact
1.21	District Manager
9.09	Diversity, Equity & Inclusion Business Partner / Spec
16.06	Diversity, Equity and Inclusion Officer
12.12	E-Banking Manager
12.10	E-Banking Specialist
12.11	E-Banking Supervisor
15.04	Executive Assistant to CEO
15.15a	Facilities Maintenance Technician
15.15c	Facilities Manager
15.09a	Financial Analyst
15.09b	Financial Analyst - Senior
6.17	Fraud Investigator
8.06a	Help Desk Specialist I
8.06b	Help Desk Specialist II
8.06c	Help Desk Supervisor
9.11	HRIS Analyst
9.01	Human Resources Assistant
9.15	Human Resources Director
9.02a	Human Resources Generalist
9.02b	Human Resources Generalist - Senior
9.12	Human Resources Manager
10.08	Imaging Specialist
3.08	Indirect Auto Lending Representative (CUDL)
8.02	Information Security Analyst - Intermediate
8.03	Information Security Analyst - Senior
1.02	Interactive Teller (ITM) Representative
6.05	Internal Audit Manager
14.03	Investment Sales Manager
14.02	Investment Sales Specialist / Rep
14.01	Investment Support Assistant
8.15	IT Director
8.05	IT Hardware Technician
8.12	IT Manager
10.05	Items Processing Specialist
10.06	Items Processing Team Leader / Supervisor
4.19	Loan (Branch) Operations Manager
4.13	Loan Quality Control Specialist
5.11	Loan Review Officer
7.05	Loan Servicing Manager
7.02	Loan Servicing Rep I
7.03	Loan Servicing Rep II
7.04	Loan Servicing Supervisor
7.10	Loss Mitigation Specialist
15.20	Marketing Content / Communications Specialist
15.17	Marketing Data Coordinator
15.18	Marketing Manager
15.16	Marketing Specialist
11.01	Merchant Representative
4.06	Mortgage Loan Closer
4.07	Mortgage Loan Closer - Senior
4.08	Mortgage Loan Closing Supervisor / Manager
4.17	Mortgage Loan Officer (Base & Commission)
4.16	Mortgage Loan Officer (Base Salary Only)
4.01	Mortgage Loan Processing Assistant
4.04b	Mortgage Loan Processing Manager
4.04a	Mortgage Loan Processing Supervisor
4.02	Mortgage Loan Processor
4.03	Mortgage Loan Processor - Senior
4.10	Mortgage Loan Underwriter
4.11	Mortgage Loan Underwriter - Senior - DE
4.12b	Mortgage Loan Underwriting Manager
4.12a	Mortgage Loan Underwriting Supervisor
15.14	Motor Messenger / Van Driver
8.08	Network Administrator
8.07	Network Administrator - Entry
15.01	Office Assistant I
15.02	Office Assistant II
1.09	Operations Assistant
10.01	Operations Support Assistant
10.04	Operations Support Manager
10.03	Operations Support Officer
10.02a	Operations Support Specialist I
10.02b	Operations Support Specialist II
10.11	Payment Services Manager
10.10	Payment Services Specialist
9.05	Payroll Specialist
1.08a	Personal Banker
1.08b	Personal Banker - Senior
16.01	President - Market / Region
8.09a	Programmer / Analyst
8.09b	Programmer / Analyst - Senior
8.11a	Project Manager I - IT
15.22	Project Manager I (non-IT)
8.11b	Project Manager II - IT
15.23	Project Manager II (non-IT)
15.21	Public Relations Manager
15.24	Purchasing Coordinator
1.22	Regional Manager
4.20	Regional Manager - Mortgage Loans
11.04	Relationship Banking Assistant
4.22	Residential Construction Loan Specialist
4.21	Residential Loan Center Manager
16.08	Residential Production Manager
1.24	Retail Operations Manager
1.25	**Retail Sales Director****
6.14	Risk Consultant
1.23	Sales and Service Manager
2.09	SBA Loan Officer
2.08	SBA Loan Specialist
2.10	SBA Manager
4.15	Secondary Market Manager
4.14	Secondary Market Shipping Specialist
6.03	Senior Auditor
16.10	Senior Operations Officer
8.04c	SharePoint Administrator
5.13	Special Assets Manager
5.12	Special Assets Officer
8.04a	Systems Support Administrator
9.07	Talent Acquisition Specialist
1.01a	Teller - Entry
1.01b	Teller - Intermediate
1.01c	Teller - Senior
9.03	Training Specialist
11.05	Treasury Management Specialist
13.10	Trust & Wealth Management Director
13.04a	Trust Officer
13.04b	Trust Officer - Senior
13.07	Trust Operations Specialist
1.03b	Universal Banker - Intermediate
1.03c	Universal Banker - Senior
1.26	Vice President of Lending & Branch Operations
15.19	Web / Graphic Designer
8.10	Web Developer
10.07	Wire Transfer Specialist

217 benchmark positions

*** New - 2026** **** Revised - 2026**

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JOB DESCRIPTIONS . . .

GENERAL GUIDELINES . . .

- Job descriptions denote the **primary focus of the job**, not necessarily all the duties that might be performed.
- Although some job descriptions specify a **college degree** as a typical qualification, a degree is not an absolute necessity. Equivalent knowledge and experience may be substituted for a degree in many instances. When a degree is mentioned as a typical qualification, it is assumed to be in a related discipline. A Bachelor's Degree is implied unless otherwise stated.
- Most job descriptions specify a **minimum length of experience** as a typical qualification. The number of years should be used as a guideline only. Job-related experience is always implied.
- Some jobs in this survey specify a **particular level in a job hierarchy** (e.g., Mortgage Loan Closer - Senior). All job titles in this survey which do not identify a level (e.g., senior) are referring to the intermediate level. Organizations with a one-level job (no junior or senior level) will usually be able to match their job to the intermediate level.
- The **intermediate level** is considered a fully trained, fully proficient level.

1. Branch Banking

1.01a TELLER - ENTRY

Under direct supervision and in a training capacity, performs basic teller activities including: paying out, receiving and keeping transaction records • Position is regularly evaluated as to progress and potential for teller position assignment • *Entry level teller position requiring previous cash handling experience • Typical incumbent will have basic math and organization skills.*

1.01b TELLER - INTERMEDIATE

Processes a variety of basic customer account transactions and provides prompt, courteous, and friendly service • Actively sells and cross-sells bank services • Exercises independent judgment • Processes a variety of routine checking and savings deposits and withdrawals with limited supervision • Sells travelers' checks, personal money orders, and cashier's checks • Sells and redeems U.S. Savings Bonds • Processes mail transactions and night deposit bags • Issues receipts • May perform vault duties such as ordering/shipping currency and coin and distributing money to tellers • Provides some training for other tellers • Balances and assists other tellers in balancing • *This is the full-time, intermediate level teller typically requiring 1 or more years of branch experience.*

1.01c TELLER - SENIOR

Processes a variety of customer account transactions and provides prompt, courteous, and friendly service • Actively sells and cross-sells bank services • Exercises independent judgment • Processes a variety of routine checking and savings deposits and withdrawals with limited supervision • Sells travelers' checks, personal money orders, and cashier's checks • Sells and redeems U.S. Savings Bonds • Processes mail transactions and night deposit bags • Issues receipts • May perform vault duties such as ordering/shipping currency and coin and distributing money to tellers • Provides training to other tellers • Balances and assists other tellers in balancing • May serve as a lead or head teller in a branch, scheduling work, training staff, and providing input to performance appraisals • *This is the full-time, senior level teller typically requiring 3-5 years branch experience.*

1.02 INTERACTIVE TELLER (ITM) REPRESENTATIVE

Provides exceptional customer service through interactive teller machines (ITMs) and other digital platforms, assisting customers with their banking transactions and inquiries remotely • Responsibilities include guiding customers through the ITM process, resolving issues, and promoting bank services • Requires strong communication skills, familiarity with digital banking tools, and the ability to work independently while ensuring customer satisfaction • *This is the full-time, intermediate level, typically requires 1-2 years of experience as a customer service representative, teller, or personal banker, providing high quality customer service and sales.*

1.03b UNIVERSAL BANKER - INTERMEDIATE

Provides a full range of banking sales and service at a retail branch location • Initiates sales and service activities designed to retain existing relationships and enable growth of new relationships • Assists customers in processing financial transactions in accordance with established policies and procedures • Opens new accounts in accordance with current policies and procedures • Recommends and cross-sells appropriate products and services based on customer needs • May perform consumer lending activities • *Typically requires 1-2 years of experience as a customer service representative, teller, or personal banker, providing high quality customer service and sales, preferably in a retail banking environment.*

1.03c UNIVERSAL BANKER - SENIOR

Provides a full range of banking sales and service at a retail branch location • Initiates sales and service activities designed to retain existing relationships and enable growth of new relationships • Assists customers in processing financial transactions in accordance with established policies and procedures • Opens new accounts in accordance with current policies and procedures • Recommends and cross-sells appropriate products and services based on customer needs • May schedule work, train staff, and provide input to performance appraisals • May perform consumer lending activities • *This is the senior level, typically requiring 3-5 years of demonstrated experience as a universal banker, providing high quality customer service and sales.*

** New - 2026* *** Revised - 2026*

1.06 CUSTOMER SERVICE REPRESENTATIVE

Performs a variety of clerical duties, answering customer inquiries, serving as a relief teller, and performing safe deposit duties • Reviews a variety of daily reports to ensure proper input and timely processing of customer records • Provides prompt, courteous, and friendly service and actively makes sales or sales referrals for other branch services • Has both direct and telephone customer contact • Reviews DDA and savings exception reports for completeness and accuracy • Processes NSF/OD notices and charges • Assists customers in balancing statements and handles stop payments, special statements, and changes of address • Answers customers' inquiries by telephone and over the counter, referring irregularities to supervisor • Researches and corrects various customer and clerical problems • May perform safe deposit functions • *May open new accounts; sell time certificates, IRA's and security funds; prepare entries necessary for charging off and closing abused accounts.*

1.07 CUSTOMER SERVICE / SALES REPRESENTATIVE (new accounts)

Open all types of new accounts and cross-sells basic banking services to new prospects and existing customers in a courteous and friendly manner • Transfers accounts for customers and makes appropriate referrals to cross-sell a variety of bank services • Interviews new account customers and performs other functions such as setting up records, verifying references, and holding uncollected funds • Initiates initial loan documentation • Answers and obtains credit ratings • Answers a variety of customer inquiries and maintains a working knowledge of bank services • *This position typically requires a minimum of 1 or more years of branch experience with a working knowledge of bank services.*

1.08a PERSONAL BANKER

Responsible for providing services to customers and prospective customers seeking consumer loans and other financial services such as CD's or money market instruments • Cross-sells bank services and participates in sales development • Maintains awareness of current trends in consumer credit financing • Opens all types of new accounts • *This position typically requires extensive experience in personal banking.*

1.08b PERSONAL BANKER - SENIOR

Responsible for providing services to customers and prospective customers seeking consumer loans and other financial services such as CD's or money market instruments • Cross-sells bank services and participates in sales development • Maintains awareness of current trends in consumer credit financing • Opens all types of new accounts • Rejects or approves loans and terms within the officer's own limits and established policies • May originate commercial or mortgage loans of a limited size • May train lower level personal bankers • May spend time in field making sales calls • *This is the senior level, typically requiring extensive experience in personal banking.*

1.09 OPERATIONS ASSISTANT

Handles a variety of complex customer and operational transactions requiring a high degree of expertise in specialize operational area(s) • Responsible for lead functions over other tellers including scheduling work, training staff, and providing cross-training as necessary • Duties may include safe deposit accounting, stockholder accounting, contract collections, foreign exchange, fixed asset accounting, prepaid expenses • May provide operational or systems support to branches • May handle complex technical and operational problems referred by other employees • Work is performed under minimum supervision • *This is a senior level clerical or teller position typically requiring general ledger accounting and systems knowledge.*

1.10a BRANCH OPERATIONS SUPERVISOR - LEVEL I**

Generally supervises 10 or fewer employees in a bank or branch operation • Responsible for a portion of the bank's daily operations • Provides information and assistance to customers • Resolves banking problems for customers • Participates in the scheduling of hours • Participates in the hiring and performance rating of employees • Assists manager • Normally requires a thorough understanding of and experience in branch banking operations • *This is typically a first level supervisory position and may be classified as an exempt or nonexempt position.*

1.10b BRANCH OPERATIONS SUPERVISOR - LEVEL II**

Generally responsible for a more complex branch operation with a staff of 10 or more employees • Responsible for a portion of the bank's daily operations • Provides information and assistance to customers • Resolves banking problems for customers • Participates in the scheduling of hours • Participates in the hiring and performance rating of employees • Assists manager • *Normally requires a thorough understanding of and experience in branch banking operations and is typically an exempt position.*

1.11a ASSISTANT BRANCH MANAGER - LEVEL I*

Assists in the daily operation of a branch, supervises staff, and supports the Branch Manager with customer service, sales, and operational tasks • Typically oversees a smaller team in a bank or branch operation.

1.11b ASSISTANT BRANCH MANAGER - LEVEL II*

Assists in the management of a larger or more complex branch • Supervises staff, supports sales and service goals, and helps resolve operational issues.

1.11c ASSISTANT BRANCH MANAGER - LEVEL III*

Assists in the management of the largest or highest-volume branch locations • Supervises staff, supports sales and service goals, and acts as a primary backup to Branch Manager.

1.12 BRANCH MANAGER - LEVEL I

Responsible for the daily activities for branches typically with 5 or fewer employees, without direct commercial lending responsibilities • Incumbents are normally the only officer or exempt employee in the branch.

1.13 BRANCH MANAGER - LEVEL II

Responsible for the daily activities for branches typically with 3-7 employees, without direct commercial lending responsibilities • May supervise other officers.

1.14 BRANCH MANAGER - LEVEL III

Responsible for the daily activities for branches typically with 5-10 employees, including officers, without direct commercial lending responsibilities.

1.15 BRANCH MANAGER - LEVEL IV

Responsible for daily activities for branches typically with over 10 employees, including officers, without direct commercial lending responsibilities • May provide oversight to additional branches.

1.16 BRANCH MANAGER - LEVEL I (with Commercial Lending)

Responsible for the daily activities for branches typically with 5 or fewer employees, while also having commercial lending responsibilities • Incumbents are normally the only officer or exempt employee in the branch.

1.17 BRANCH MANAGER - LEVEL II (with Commercial Lending)

Responsible for the daily activities for branches typically with 3-7 employees, while also having commercial lending responsibilities • May supervise other officers.

1.18 BRANCH MANAGER - LEVEL III (with Commercial Lending)

Responsible for the daily activities for branches with typically 5-10 employees, including officers, while also having commercial lending responsibilities.

1.19 BRANCH MANAGER - LEVEL IV (with Commercial Lending)

Responsible for daily activities for branches typically with over 10 employees, including officers, while also having commercial lending responsibilities • May provide oversight to additional branches.

1.20 AREA MANAGER

Responsible for overseeing a primary branch and a designated multi-site branch community • Responsible for directing and executing sales, and business development activities • Works with and supervises branch managers/ supervisors to establish branch goals, marketing efforts, and budgeting • May also act as a branch manager in small organizations • The Area Manager is distinguished from the District Manager as the position manages a smaller staff and fewer branches • *This position typically reports to a District Manager or Regional Manager.*

1.21 DISTRICT MANAGER

Oversees full-service branches in a designated district • Responsible for efficient operation of branches, staffing, working with and supervising branch managers/supervisors to establish branch goals, marketing efforts, and budgeting • May also act as a branch manager in small organizations • *This position typically reports to Regional Manager.*

1.22 REGIONAL MANAGER

Oversees full-service branches in an entire region • Accountable for region's performance goals • Promotes positive leadership and direction for the development of Branch Managers • *This position typically reports to senior management.*

1.23 SALES AND SERVICE MANAGER

Manages sales and service within the Retail Banking Group • In some organizations responsibilities may extend beyond Retail • Coaches branch staff and management to maximize sales and growth • Assesses sales performance for Retail Banking staff members by product, product line, customer, customer group and geographic area • Synchronizes selling tasks with advertising, product planning, distribution, marketing research, production, and other activities • *Typically requires extensive working knowledge of bank services, sales and 5 years management level experience in Branch Banking or Operations.*

1.24 RETAIL OPERATIONS MANAGER

Responsible for providing leadership and operational support to all departments within the Retail Banking Group • Acts as primary operational resource and point of contact to all business line employees, and operations liaison to other departments and employees • Partners with leaders to improve processes while leveraging a culture of sales and service delivery • *Typically requires 5 or more years of related work experience.*

1.25 RETAIL SALES DIRECTOR**

Develops, implements, and leads the integrated sales and service initiatives for the financial institution • Ensures retail banks sales and service goals are achieved • T*ypically reports to senior executive leadership. Typically requires a minimum of 8 years of experience in sales management of consumer products and/or services.*

1.26 VICE PRESIDENT OF LENDING & BRANCH OPERATIONS*

Strategically oversees and manages lending and branch operations to promote financial wellness and ensure efficient processes and compliance with policies • Develops and implements strategies to enhance lending activities and branch performance • Provides leadership and direction to branch managers and lending officers to achieve business objectives • Collaborates with the executive team to advocate for the financial institution's strategic plan and ensure alignment with organizational goals • *Typically requires a degree and extensive experience in lending and branch management within the financial sector • This position typically reports to Senior the Chief Lending Officer or Chief Operating Officer.*

2. Commercial Lending

2.01 COMMERCIAL LOAN OFFICER I

Accountable primarily for providing services for commercial loans but may handle some installment loans • May include programs such as SBA, etc. • Interviews customers seeking loans • Obtains information concerning loan needs, earnings, and the individual's financial condition • Rejects or approves loans and terms within the officer's own limits and established policies • Directs customers requesting large loans to an officer with higher authority • *This typically encompasses entry level lending officer positions requiring extensive credit experience and analysis • Typically responsible for a loan portfolio of less than $10 million.*

2.02 COMMERCIAL LOAN OFFICER II

Develops and maintains account relationships, both credit and non-credit • May include programs such as SBA, etc. • Develops primary customer and prospect lists within assigned territory for the purpose of marketing a broad range of bank services • Prepares and presents for approval credit analysis on all borrowing requests • Negotiates terms and conditions within assigned parameters • Ensures timely and thorough monitoring of all credits through periodic reviews, continual analysis, and proper documentation • Possesses the ability to remedy deficiencies when appropriate • *This typically requires 2-5 years prior commercial lending experience, strong credit and analytical skills, and knowledge of bank services • Typically responsible for a loan portfolio of $10 - $30 million.*

2.03 COMMERCIAL LOAN OFFICER III

Develops and maintains commercial or CRE account relationships, both credit and noncredit • May include programs such as SBA, etc. • Develops primary customer and prospect lists within assigned territory for the purpose of marketing a broad range of bank services • Prepares and presents for approval credit analysis on all borrowing requests • Negotiates terms and conditions within assigned parameters • Ensures timely and thorough monitoring of all credits through periodic reviews, continual analysis, and proper documentation • Possesses the ability to remedy deficiencies when appropriate • *This typically requires 5-7 years prior commercial lending experience, strong credit and analytical skills, and knowledge of bank services • Typically responsible for a loan portfolio of $30 - $50 million.*

2.04 COMMERCIAL LOAN OFFICER IV

Handles the largest and most complex loans • May include programs such as SBA, etc. • Develops and maintains account relationships, both credit and noncredit • Develops primary customer and prospect lists within assigned territory for the purpose of marketing a broad range of bank services • Prepares and presents for approval credit analysis on all borrowing requests • Negotiates terms and conditions within assigned parameters • Ensures timely and thorough monitoring of all credits through periodic reviews, continual analysis, and proper documentation • Possesses the ability to remedy deficiencies when appropriate • *This typically requires 10 or more years prior commercial lending experience, strong credit and analytical skills, and knowledge of bank services • Typically responsible for a loan portfolio greater than $50 million.*

2.05a COMMERCIAL LOAN SUPPORT SPECIALIST

Performs moderately complex clerical duties related to commercial loans • May act as a relief clerk • Processes payments and payoffs ensuring funds are applied to appropriate accounts • Releases titles and insurance interest such as money factor, term fees, and residuals, to calculate and process payoffs • Verifies titles received for new loans and audits agencies • Processes payments and payment reversals • Calculates and prepares refund and overpayment checks • Serves as a customer service representative answering all telephone and written requests for net payoff quotes, credit ratings, and resolving problems • *This is the intermediate level of commercial loan clerk typically requiring 1-2 years of clerical experience.*

2.05b COMMERCIAL LOAN SUPPORT SPECIALIST - SENIOR

Performs moderately complex clerical duties related to commercial loans • May act as a relief clerk • Processes all complex payments and payoffs ensuring funds are applied to appropriate accounts • Releases titles and insurance interest such as money factor, term fees, and residuals, to calculate and process payoffs • Verifies titles received for new loans and audits agencies • Processes payments and payment reversals • Calculates and prepares refund and overpayment checks • Serves as a customer service representative answering all telephone and written requests for net payoff quotes, credit ratings, and resolving problems • *This is the senior level of commercial loan clerk typically requiring 3-4 years of clerical experience.*

2.05c CREDIT LOAN PORTFOLIO ADMINISTRATOR

Promotes accurate and efficient underwriting of new and existing loans in order to support the achievement of department sales targets • Responsible for monitoring and providing support, as needed for department loan portfolio • Reviews the status of current loans outstanding and coordinates and assists in the monitoring of accounts to detect changes • May be responsible for organizing, supervising and assisting in completion of loan underwriting related department projects and assignments • Ensures that policies and procedures are administered consistently within the department in accordance with the institution's objectives and banking regulations • When necessary, assists in preparing loan presentations for senior management and/or other applicable loan committees • *Senior level, handling technical and complex loan functions • Typically requires a degree and 5+ years of experience.*

2.06 COMMERCIAL LOAN DOCUMENTATION SPECIALIST

Processes documents and files to coordinate for commercial loan package completion • Sets up commercial loan files in computer systems • Documents files to meet commercial lending specifications • Provides customer service and administrative support for commercial lending department, including meeting and greeting customers in person and on the phone • *Typically requires 3-5 years of clerical experience in a lending environment.*

2.07 COMMERCIAL LOAN DOCUMENTATION SPECIALIST - SENIOR

Communicates company's policies and legal regulations regarding loan documentation to the commercial lenders • Documents commercial loan packages by using an automated software program, verifying accuracy of input and documents produced • Manually prepares documents as needed • Ensures correct combination of documents will be prepared/received for each transaction to secure legal interests of the company • Negotiates loan signing dates with customers and loan officers • *This is a senior nonexempt level position, typically requiring 5 or more years of clerical experience in a lending environment.*

2.08 SBA LOAN SPECIALIST

Responsible for overseeing and servicing SBA (Small Business Administration) loan portfolio post-closing, ensuring adherence to SBA SOPs, and responds to internal/external servicing requests in a timely manner • Additionally, this position assists SBA Manager with process for regulatory compliant sale of SBA loans on the secondary market • *Typically requires 3 years of related experience.*

2.09 SBA LOAN OFFICER

Responsible for providing a full range of commercial banking services for small to medium sized businesses, with an emphasis on SBA commercial lending, credit quality, and business development efforts, seeking new accounts through calling, marketing, and referrals, as well as coordinating the cross-sale and delivery of bank products and services to clientele while serving as a trusted advisor • Typically requires 5 years of commercial banking experience with SBA exposure and a bachelor degree.

2.10 SBA MANAGER

Manages a team of SBA officers who are responsible for generating SBA loans • Relies on extensive experience and judgment to plan and accomplish goals • Performs a variety of tasks • Promotes and exemplifies superior customer service • Leads and directs the work of others • *Typically requires a bachelor's degree and 8 or more years of experience in the field.*

2.11 COMMERCIAL LENDING TEAM LEADER

Directs activities of a commercial lending team, including leading efforts to build commercial banking presence as well as overall presence of bank in assigned market area • Promotes and develops products for use by commercial banking division • Promotes and exemplifies superior customer service • May supervise 3-10 exempt and nonexempt staff • *Typically requires a four year college degree or equivalent and 8 or more years of commercial banking experience.*

2.13 COMMERCIAL LOAN OPERATIONS MANAGER

Manages activities of the commercial banking service center, to provide commercial banking customers commercial deposit operations, commercial loan operations and merchant services, including managing staffing, training, compliance, and reporting • Performs a variety of administrative duties and complex loan and deposit support to commercial banking officers, staff, and customers • Works to build rapport, credibility and confidence with commercial teams, business/customer contacts, and bank personnel.

2.15 COMMERCIAL LENDING DIRECTOR

Directs commercial lending activities, including leading efforts to build commercial banking presence as well as overall presence of bank in assigned market area • Promotes and develops products for use by commercial banking division • Promotes and exemplifies superior customer service • T**ypically has subordinate managers; reports to C-level position** • *Typically requires a four year college degree or equivalent and 8 or more years of commercial banking experience.*

3. Consumer Lending

3.01a CONSUMER LOAN PROCESSOR

Orders verifications of deposit and employment • Orders credit reports and appraisals, prepares loan packages for approval • May perform other clerical and secretarial duties.

3.01b CONSUMER LOAN PROCESSOR - SENIOR

Orders verifications of deposit and employment • Orders credit reports and appraisals, prepares loan packages for approval • May perform other clerical and secretarial duties • May work in a centralized processing unit with a high volume of production • *This position typically requires 3-4 years of consumer loan processing experience and is expected to process a higher loan volume and have the ability to work independently.*

3.01c CONSUMER LOAN PROCESSING SUPERVISOR

Supervises consumer loan processors to ensure accurate and efficient processing of consumer loans. • Performs an initial review of all loan applications and assigns to processors • Monitors efficiency and production performance of processors • Available for assistance to processors on processing problems • Implements procedure changes • Reviews completed cases for accuracy and adherence to regulations and company guidelines • Trains processors as necessary • May pre-underwrite loans • May perform in a centralized processing unit with a high volume of production • *Typically requires 3-5 years consumer processing experience, and ability to work independently in a regulated environment.*

3.01d CONSUMER LOAN PROCESSING MANAGER

Has overall responsibility for the consumer loan processing function, ensuring accuracy, efficiency, and compliance with regulations • Manages consumer loan processing supervisors, monitoring efficiency and performance, designing procedural improvements, and providing training as neccessary • Responsible for ensuring cases are accurate and adhere to all regulations and company guidelines • Typically reports to an executive in charge of several consumer lending operations activities and requires 5+ years consumer processing experience.*Typically reports to executive level leadership and requires 5+ years consumer processing experience.*

3.03 CONSUMER LOAN SERVICING REPRESENTATIVE

Performs moderately complex clerical duties related to installment loans • May act as a relief clerk • Possess all complex payments and payoffs ensuring funds are applied to appropriate accounts • Releases titles and insurance interest such as money factor, term fees, and residuals, to calculate and process payoffs • Verifies titles received for new loans and audits agencies • Processes payments and payment reversals • Calculates and prepares refund and overpayment checks • Serves as a customer service representative answering all telephone and written requests for net payoff quotes, credit ratings, and resolving problems • *This is the intermediate level of installment clerk typically requiring 1-2 years of clerical experience.*

3.04a CONSUMER LOAN UNDERWRITER

Maintains awareness of current trends in consumer credit financing • Rejects or approves loans and terms within the officer's own limits and established policies • This position may be in a branch or a centralized location • *This position typically requires 2 years' experience in a consumer lending environment, knowledge of lending requirements, and experience and proficiency in analyzing risk.*

3.04b CONSUMER LOAN UNDERWRITER - SENIOR

Maintains awareness of current trends in consumer credit financing • Rejects or approves loans and terms within the officer's own limits and established policies. • This position may be in a branch or a centralized location • *This position typically requires 3-5 years' experience in a consumer lending environment, knowledge of lending requirements, and experience and proficiency in analyzing risk.*

3.04c CONSUMER LOAN UNDERWRITING SUPERVISOR

Responsible for supervising the day-to-day activities for the consumer loan underwriting function • Supervises the consumer loan underwriting staff, providing coaching and training to staff on all underwriting issues and policy exceptions and making recommendations to the underwriting manager • Helps supervise the underwriting and evaluating of consumer loan applications originated by the branch offices of the company • *Typically reports to a manager and requires several years of experience in the consumer lending industry.*

3.04d CONSUMER LOAN UNDERWRITING MANAGER

Has overall responsibility for the consumer loan underwriting function • Oversees the underwriting and evaluating of consumer loan applications originated by the branch offices of the company • *Typically reports to an executive in charge of several consumer lending operations activities and requires several years of experience in the consumer lending industry.*

3.05 CONSUMER LOAN OFFICER

Administration of installment loan portfolio which may include Home Equity, Auto, Consumer Lines of Credit, FHA Title I, VISA, etc. • Assists branch and bankwide training for consumer lending products • Assists with development and implementation consumer loan policies and procedures • Assists with advertising/promotion of loan products • May interview loan customers; accept and approve applications • *This position may be in a branch or a centralized location.*

** New - 2026* *** Revised - 2026*

3.06 CONSUMER LOAN MANAGER

Provides organizational leadership and management to Loan Operations department to ensure its effective and efficient operation • Responsible for minimizing losses by ensuring that the department adheres to all operating guidelines, policies and procedures • May direct loan servicing supervisors and loan servicing specialists • Typically responsible for servicing loan portfolio of $300mm plus • *Typically requires extensive knowledge of departmental and lending unit interdependencies and workflow process.*

3.07 CONSUMER LENDING DIRECTOR

Provides organizational leadership and management to consumer loan operations, including indirect lending, to ensure its effective and efficient operation • May oversee loss prevention operations as well • Ensures departments adhere to all operating guidelines, policies and procedures while minimizing losses • **Typically has subordinate managers; reports to C-Level position** • *Typically requires a degree and 5-8 years' experience.*

3.08 INDIRECT AUTO LENDING REPRESENTATIVE (CUDL)

Builds relationships with sales staff and management at participating auto dealerships • Participates in marketing events such as seminars, trade shows and events for dealerships • Identifies sales prospects and follows up on new leads and referrals • Knowledge of auto loan underwriting and regulatory compliance guidelines • *Typically requires a college degree and/or minimum of 3 years related experience.*

4. Residential Mortgage / Lending

4.01 MORTGAGE LOAN PROCESSING ASSISTANT

Sets up loan applications upon receipt • Orders credit report, appraisal, employment and deposit verifications, superior court searches, and property checks • Processes application fee • May enter loan on in-house computer system • May act as receptionist for office • *This position typically requires good typing skills and 1-2 years general office experience; this may be a mortgage loan processor trainee position.*

4.02 MORTGAGE LOAN PROCESSOR

Processes mortgage loan applications, obtaining all necessary information and documents • Reviews data for compliance with policy/regulatory requirements and loan terms and forwards file to underwriter for review and approval/denial • May be responsible for knowing secondary market requirements and reviewing loan data for compliance • May perform in a centralized processing unit with a high volume of production • *This position typically requires 1-2 years of loan processing experience, knowledge of requirements applicable to various mortgage lending programs, and ability to maintain production standards.*

4.03 MORTGAGE LOAN PROCESSOR - SENIOR

Processes mortgage loan applications, obtaining all necessary information and documents • Reviews data for compliance with policy/regulatory requirements and loan terms, and forwards file to underwriter for review and approval/denial • May be responsible for knowing secondary market requirements and reviewing loan data for compliance • May work in a centralized processing unit with a high volume of production • *This position typically requires 3-4 years of loan processing experience and is expected to process a higher loan volume and have the ability to work independently • May have LPO designation.*

4.04a MORTGAGE LOAN PROCESSING SUPERVISOR

Supervises mortgage loan processors to ensure accurate and efficient processing of mortgage loans • Performs an initial review of all loan applications for conformity to programs offered, LTV ratios and maximum loan amount and assigns to processors • Monitors efficiency and production performance of processors • Available for assistance to processors on processing problems • Implements procedure changes • Reviews completed cases for accuracy and adherence to government regulations and company guidelines • Trains processors as necessary • May pre-underwrite loans • May perform in a centralized processing unit with a high volume of production • *Typically requires 3-5 years FHA, VA, or FNMA processing experience, and ability to work independently in a regulated environment.*

4.04b MORTGAGE LOAN PROCESSING MANAGER

Has overall responsibility for the mortgage loan processing function, ensuring accuracy, efficiency, and compliance with regulations • Manages mortgage loan processing supervisors, monitoring efficiency and performance, designing procedural improvements, and providing training as neccessary • Responsible for ensuring cases are accurate and adhere to all regulations and company guidelines • *Typically reports to an executive in charge of several mortgage lending operations activities and requires 5+ years mortgage processing experience.*

4.06 MORTGAGE LOAN CLOSER

Closes mortgage loans by preparing and obtaining all necessary loan documentation to secure company position • Calculates and prepares closing statements • Reviews title reports, loan documentation, and credit reports for completeness and accuracy • Meets with buyer and seller to sign closing documents • Clears title and collects and disburses funds • Sends appropriate papers to title company and documents files according to established procedures and legal/secondary market requirements • May perform in a centralized market processing unit with high volume of production • *This is an intermediate level closing position, typically requiring 2 years of FHA, VA, or FNMA closing experience and ability to work independently*.

4.07 MORTGAGE LOAN CLOSER - SENIOR

Closes mortgage loans by preparing and obtaining all necessary loan documentation to secure company position • Calculates and prepares closing statements • Reviews title reports, loan documentation and credit reports for completeness and accuracy • May meet with buyer and seller to sign closing documents • Clears title and collects and disburses funds • Sends appropriate papers to title company and documents files according to established procedures and legal/secondary market requirements • May perform in a centralized processing unit with a high volume of production • *Typically requires an LPO license, 3-4 years of FHA, VA, or FNMA closing experience, capability of high production, and ability to work independently in a regulated environment.*

4.08 MORTGAGE LOAN CLOSING SUPERVISOR / MANAGER

Supervises mortgage loan closers to ensure the accurate and timely issuance of closing papers and documents • Reviews closing papers before disbursement of funds • Monitors efficiency and production performance of closers • Available for assistance to closers on closing problems • Responds to inquiries from applicants, title companies, realtors, and attorneys pertaining to loan closing requirements • Implements procedure changes and keeps abreast of all legal/secondary market requirements • Trains closers as necessary • May perform in a centralized processing unit with a high volume of production • *Typically requires 3-6 years FHA, VA, or FNMA closing experience, and ability to work independently in a regulated environment.*

4.10 MORTGAGE LOAN UNDERWRITER

Approves residential loans and exceptions to policy within scope of authority in accordance with company policy and secondary market guidelines • Evaluates risk and sets terms for approval and modification, or identifies reasons for rejection • Reviews and approves appraisal reports, and assesses company risk in accordance with guidelines • Maintains contracts with outside agencies to obtain required information and/or documentation • *This position typically requires 2 years processing/underwriting experience, knowledge of lending requirements, and experience and proficiency in analyzing risk and underwriting conventional and government loans to secondary market guidelines.*

4.11 MORTGAGE LOAN UNDERWRITER - SENIOR - DE

Approves residential loans and exceptions to policy within scope of authority in accordance with company policy and secondary market guidelines • Evaluates risk and sets terms for approval and modification, or identifies reasons for rejection • Review and approves appraisal reports, and assesses company risk in accordance with guidelines • Maintains contacts with outside agencies to obtain required information and/or documentation • *This position typically requires 3-5 years underwriting experience, Direct Endorsement Certification, knowledge of lending requirements, and experience and proficiency in analyzing risk and underwriting conventional and government loans to secondary market guidelines.*

4.12a MORTGAGE LOAN UNDERWRITING SUPERVISOR

Responsible for supervising the day-to-day activities for the mortgage loan underwriting function • Supervises the mortgage loan underwriting staff, providing coaching and training to staff on all underwriting issues and policy exceptions and making recommendations to the underwriting manager • Helps supervise the underwriting and evaluating of mortgage loan applications originated by the branch offices of the company • *Typically reports to a manager and requires several years of experience in the mortgage lending industry.*

4.12b MORTGAGE LOAN UNDERWRITING MANAGER

Responsible for supervising the day-to-day activities for the mortgage loan underwriting function • Supervises the mortgage loan underwriting staff, providing coaching and training to staff on all underwriting issues and policy exceptions and making recommendations to the underwriting manager • Helps supervise the underwriting and evaluating of mortgage loan applications originated by the branch offices of the company • *Typically reports to a manager and requires several years of experience in the mortgage lending industry.*

4.13 LOAN QUALITY CONTROL SPECIALIST

Audits new loans to ensure integrity of loan documentation, quality of underwriting, regulatory compliance, and adherence to company policy • Provides management with written reports as to risk management • Remains current with all regulatory, investor, and company lending guidelines • May perform on-site regulatory compliance review audits of mortgage offices • Recommends or may conduct employee training sessions • May be required to travel • *Typically requires 3-5 years processing, closing, and/or underwriting experience.*

4.14 SECONDARY MARKET SHIPPING SPECIALIST

Provides secondary marketing support by full file review, allocation to investor commitments, packaging and filing commitments in accordance with delivery dates • Reviews and prepares loans for sale to FHLMC, FNMA, and private investors • Examines loan records to ensure proper recording of data and compliance with policy, regulatory requirements, and investor criteria • Coordinates shipment of loan packages and maintains contact with secondary market personnel regarding acceptability of same • May enter system data and coordinate with loan servicing • *This is an intermediate level position typically requiring 2 years of experience in mortgage banking, with knowledge of loan review, quality control, investor requirements, and packaging.*

4.15 SECONDARY MARKET MANAGER

Manages the secondary market operation, including both the buying and selling of mortgages • Originates new contacts in the secondary market and ensures the continuance of good relations with established investors • Manages the loan portfolio to optimize profits • May supervise loan shipping activities • *Typically requires 5-8 years secondary market experience*.

4.16 MORTGAGE LOAN OFFICER (base salary only)

Interviews mortgage loan applicants • Analyzes and screens loan requests on varied types of mortgage loans • Orders appraisals • May recommend loan terms • Informs prospective borrowers of loan commitment • May be a member of Loan Committee • (Report all employees eligible for base salary only.)

4.17 MORTGAGE LOAN OFFICER (base & commission)

Interviews mortgage loan applicants • Analyzes and screens loan requests on varied types of mortgage loans • Orders appraisals • May recommend loan terms • Informs prospective borrowers of loan commitment • May be a member of Loan Committee • (Report all base-plus commission employees in this job function.)

4.19 LOAN (branch) OPERATIONS MANAGER

Directs day-to-day processing and closing operations and ensures adherence to related policies and procedures • Prepares production reports • Monitors efficiency and production of processing and closing staff • May supervise underwriting and/or general office staff • May provide for maintenance and enhancement of automated systems • *This position typically requires 3-5 years processing, underwriting, and/or closing experience.*

4.20 REGIONAL MANAGER - MORTGAGE LOANS

Directs and oversees mortgage loan operations for an entire region • *This position typically reports to senior management.*

4.21 RESIDENTIAL LOAN CENTER MANAGER

Supervises loan production staff • Responsible for residential loan production goals which includes developing and administering all loan programs, supervising the review of the loans for approval, developing policies and procedures to meet regulatory and investor requirements, and coordinating the training of lending personnel • May have loan processing and funding functions • *This position typically reports to senior management.*

4.22 RESIDENTIAL CONSTRUCTION LOAN SPECIALIST

Processes, closes, and disburses construction loans • Ensures that all computations and documents are completed properly and comply with policy • Disburses construction draws • This position typically requires 2 years mortgage/ construction experience and knowledge of requirements applicable to construction loan processing and closing.

5. Credit Administration

5.02 CHIEF APPRAISER

Responsible for management and supervision of the appraisal department • Reviews qualifications of independent fee appraisers and prepares recommendations to the Board • Reviews appraisal reports for compliance of all standards • Ensures ongoing certification status of all appraisers • Maintains comprehensive knowledge of appraisal theory, technique, procedures and laws • Performs appraisal, reviews and inspections as necessary • Responsible for department adherence to bank policy, all federal and state government requirements, and secondary marketing requirements • Provides input and clarifications as needed during examinations and audits for issues pertaining to the appraisal function.

5.08a COMMERCIAL CREDIT ANALYST I

Assists commercial lenders in credit analysis and credit approval packages • Performs analysis of financial statements, cashflows, and pricing analysis • Completes background portions of credit approval package • Prepares presentation materials for new and additional credit proposals • May help track credit package completion • *Typically requires accounting and financial analysis skills as developed through a combination of BA degree and work experience* • *Typically a nonexempt level position, with 1 year banking experience.*

5.08b COMMERCIAL CREDIT ANALYST II

Assists commercial lenders in credit analysis and credit approval packages • Performs analysis of financial statements, cashflows, and pricing analysis • Completes background portions of credit approval package • Prepares presentation materials for new and additional credit proposals • Independently researches and analyzes company and industry data • May recommend loan terms and/or pricing structures to commercial lender • May help track credit package completion • *Typically requires accounting and financial analysis skills as developed through a combination of BA degree and work experience* • *Typically an entry level exempt position, with 2-4 years banking experience.*

5.09 COMMERCIAL CREDIT ANALYST - SENIOR

Assists commercial lenders in complex credit analysis and credit approval packages • Performs analysis of financial statements, cashflows, and pricing analysis • Completes background portions of credit approval package • Prepares presentation materials for new and additional credit proposals • Independently researches and analyzes company and industry data • May recommend loan terms and/or pricing structures to commercial lender • May lead commercial credit analysts • *Typically requires accounting and financial analysis skills as developed through a combination of BA degree and work experience* • *This is typically a senior level exempt position, requiring 5 or more years of banking experience.*

5.10 CREDIT ADMINISTRATOR

Under the direction of and in conjunction with the Chief Credit Officer, responsible for the independent review of the loan portfolio on a continuing basis in order to prevent or reduce losses • Ensures documentation is in compliance with loan committee approvals as well as State and Federal Regulations • Assists in the detection of deterioration of loan quality • Assists in the oversight of all aspects of real estate construction and bridge loan administration; and, as required, actively participates in the resolution of special credits • This position is involved with analysis of various credit risk assets and portfolios to ensure loan quality is maintained at a high level within established loan policy • *Typically requires a college degree in business/accounting and 5-7 years related experience.*

5.11 LOAN REVIEW OFFICER

Performs analytical reviews of loans and portfolios • Evaluates assigned loan risk grades and initiate appropriate correction as needed • Prepares examination reports for directors, management and loan officers • Assists regulatory officials and public accountants • Contributes to the overall safety, soundness, effectiveness and profitability by identifying risks and providing recommendations • *Typically requires a minimum of 5 years commercial lending and/or loan review experience.*

5.12 SPECIAL ASSETS OFFICER

Identifies problem loans in the loan portfolio and develops a work out strategy on classified loans to minimize losses • Actively negotiates workout agreements with borrowers to recover problem loans and special assets • Provides advice and counsel to relationship managers and Credit Administration regarding problem loans prior to their assignment as special assets • Restructures loans in accordance with the bank's credit policy • Ensures compliance with loan and bank policies • *Typically requires a bachelor's degree in business, finance or related field, 5-7 years of progressively responsible lending or credit experience, and prior experience managing special credits and loan restructuring.*

5.13 SPECIAL ASSETS MANAGER

Manages, coordinates, and directs the activities and personnel of the Special Assets and Collections Department within Credit Services • Manages action plans and restructures problem real estate and commercial loans directly and indirectly through commercial loan officers • May oversee the overall collection of the Bank's consumer, Visa, SBA, Fannie Mae, real estate and commercial loan portfolio • *Typically requires a bachelor's degree and 8 or more years of related experience.*

6. Compliance / Risk Management

6.01 BRANCH AUDITOR

Conducts branch internal audits to determine whether controls are adequate and effectively maintained in accordance with policies and procedures • Reviews assigned activities in order to determine whether branches are performing their planning, accounting, custodial, or control activities in compliance with management instructions, policies, and procedures • Surveys functions and activities in assigned areas to determine the nature of operations and the adequacy of the system of control to achieve established objectives • Recommends corrective action and suggests improvement • *This position typically requires accounting or auditing experience preferably in the area of branch operations.*

6.03 SENIOR AUDITOR

Conducts or assists in conducting reviews of assigned organization and functional activities in order to determine whether the corporate organizational units are performing their planning, accounting, custodial, or control activities in compliance with management instructions, policy, and procedures • Surveys functions and activities in assigned areas to determine the nature of operations and the adequacy of the system of control to achieve established objectives • Recommends corrective action and suggests improvement • *Requires corporate auditing experience, college-level coursework in accounting, ability to develop audit procedures and evaluate adequacy of controls.*

6.05 INTERNAL AUDIT MANAGER

Responsible for coordinating and performing full scope audits that encompass financial, compliance and operational reviews for adequacy of internal controls systems in accordance with professional audit standards and in compliance with applicable state and federal guidelines • Assesses organizational and operational risks for assigned projects, designs and prepares audit programs, conducts fieldwork, prepares work papers, and follows-up on observations and recommendations • Provides supervision of audits and staff • Establishes risk based audit plans and programs in conjunction with the Risk Manager • May participate in Sarbanes Oxley 404 testing and quality control loan reviews • *Requires a bachelor's degree in a related area and seven or more years of audit and bank management experience and/or training; or equivalent combination of education and experience.*

6.07 COMPLIANCE SPECIALIST

Responsible for the documentation, coordination and completion of all government, regulatory, and compliance documents • *Typically requires a bachelor's degree in a related area and 3-5 years of experience in the field or in a related area.*

6.09 COMPLIANCE OFFICER (In-House)

Responsible for the collection and organization of regulatory agency directives, memoranda, interpretive rulings, laws and regulations affecting the institution, and to assist in ensuring compliance • *Typically not an attorney position.*

6.11 BSA SPECIALIST

Assists BSA Officer with all applicable compliance reporting and recordkeeping requirements and timely distribution of related materials and publications to designated personnel • Participates in activities directly related to compliance with state and federal regulations and monitoring requirements • Responsible for performing duties related to all aspects of the Bank Secrecy Act/AML/CIP/OFAC Policy and Procedures • Maintains proficient knowledge of the rules and regulations including, but not limited to, the Bank Secrecy Act, USA Patriot Act, OFAC and Customer Identification Program (CIP) • Performs daily review, monitoring and analysis of various reports, logs and transaction data to identify trends, unusual activity and to monitor large currency activity • *Typically requires a bachelor's degree and 2 years of bank experience in roles with deposit compliance exposure.*

6.13 BSA OFFICER

The Bank Secrecy Act Officer is responsible for developing, implementing and administering all aspects of the Bank Secrecy Act / Anti-Money Laundering (BSA/AML) Compliance Program • Using industry standards and regulatory guidance, this position performs various quality control reviews to monitor compliance with the Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering, FinCEN list, OFAC list, and Customer Identification Program • Advises the Bank's Chief Compliance Officer, Senior Management and Bank personnel of emerging compliance issues and consults and guides in the establishment of controls to mitigate risks • Ensures compliance with all BSA/AML related Bank policies and procedures, as well as all applicable state and federal banking regulations • *Requires a bachelor's degree in a related area and 10 years of regulatory compliance experience within the financial services industry.*

6.14 RISK CONSULTANT

Responsible for providing reporting and analytical services to business units to address risk management, encompassing the identification of risk issues and developing suitable responses • Collaborates with business units to understand their objectives, key metrics, and leverage this insight to devise scalable solutions • Evaluates processes and procedures to establish optimal control frameworks, developing and implementing risk management initiatives • Identifies regulatory risk within business units, utilizing established risk tools and available regulatory guidance • *Typically requires a bachelor's degree in a related area and at least 3 years of risk management experience within the financial services industry.*

6.15 COMPLIANCE / RISK MANAGER

Implements and maintains compliance risk management oversight strategy, design and implements procedures to ensure adherence to Compliance and Anti-Money Laundering Policies and Programs and other compliance-related policies • Responsible for promoting regulatory compliance by reviewing, evaluating and measuring regulatory compliance requirements against operations and operational changes, helping departments meet policy requirements and FDIC regulatory agencies, providing compliance information, facilitating regulatory audits and developing action plans to correct regulatory compliance deficiencies • *Requires a bachelor's degree in a related area and at least 10 years of experience in the field. Oversee compliance, BSA, and risk analyst staff and typically reports to top management.*

6.17 FRAUD INVESTIGATOR

Responsible for responding, investigating, researching and preparing documentation related to investigations of all fraudulent activity, including ATM, credit card, loan fraud, check forgery, and other activities committed by a customer or non-customer using a product or service to fraudulently obtain monies at the expense of the company or its customers.

6.19 CORPORATE SECURITY / LOSS PREVENTION MANAGER

Responsible for overseeing all areas pertaining to loss prevention, investigative services, and information and physical security • Ensures compliance with institution security requirements • Develops, implements, and monitors information security policies, programs and processes designed to identify, report on, and mitigate operational and data security issues such as loss prevention programs • Coordinates internal and independent auditors efforts in the identification, implementation, and monitoring of internal controls related to loss prevention and recovery objectives • Oversees and assists the investigative and recovery of fraud-related losses • *Requires a degree or related experience and 5-8 years of experience in bank operations.*

7. Loan Servicing

7.02 LOAN SERVICING REP I

Performs loan servicing functions, which may include the processing of mortgage loan payments, payment of taxes, serving of contract collection accounts, collection of delinquent loans, analysis of customer reserve accounts, and preparation of annual statements and insurance functions • This position is considered entry level, and may perform one or more loan servicing tasks.

7.03 LOAN SERVICING REP II

Performs loan servicing functions, including the processing of mortgage loan payments, payment of taxes, serving of contract collection accounts, collection of delinquent loans, analysis of customer reserve accounts, and preparation of annual statements and insurance functions • This position is considered intermediate and performs a variety of loan servicing tasks.

7.04 LOAN SERVICING SUPERVISOR

Supervises and coordinates daily customer assistance activities; processing of insurance and tax payments; and annual escrow analysis • Allocates work assignments and reviews work for thoroughness and accuracy • Assists and trains staff • Verifies that appropriate procedures, regulations, and guidelines are followed • *Supervises a nonexempt staff, has 2-3 years customer service experience and typically reports to Loan Servicing Manager.*

7.05 LOAN SERVICING MANAGER

Manages loan servicing activities • Establishes and implements policies and procedures relating to administration and collection functions including insurance, taxes, investor accounting, and loan purchase/sales • Resolves unusual administrative or collection problems • Recommends foreclosures and participates in foreclosure activities • *Typically requires 5-8 years of experience.*

7.06a COLLECTOR

Performs collection activities and adjusts delinquent accounts by corresponding with customer by telephone and/or written communication • Maintains accurate record of past due accounts and collection efforts, and continues with follow-up actions • May work with mortgage, credit card, or installment loan accounts • *This is an intermediate level position typically requiring 1 year of account collection experience.*

7.06b COLLECTOR - SENIOR

Performs collection activities and adjusts delinquent accounts by corresponding with customer by telephone and/or written communication • Maintains accurate record of past due accounts and collection efforts, and continues with follow-up actions • May work with mortgage, credit card, or installment loan accounts • *Typically is responsible for the more complex and difficult accounts • This is the senior level typically requiring 2+ years of experience in account collection experience.*

7.07 COLLECTIONS SUPERVISOR

Supervises and coordinates the day-to-day activities of a group of collectors • Allocates work assignments and reviews work for thoroughness and accuracy • Assists and trains staff • Reviews documentation to ensure compliance with institution policy • May contact customers on problem accounts when necessary • May work with mortgage, credit card, or installment loan accounts • *Supervises collection staff, has 3-5 years collections experience.*

7.08 COLLECTIONS MANAGER

Manages the day-to-day activities of all collection-related functions • Handles delinquent loan collections, repayment and workout agreements, bankruptcies, foreclosures, and management of REO properties • Reviews documentation to ensure compliance with institution policy • May contact customers on problem accounts when necessary • May work with mortgage, credit card, or installment loan accounts • *Typically requires 5-8 years of experience.*

7.10 LOSS MITIGATION SPECIALIST*

Responsible for identifying and managing delinquent accounts and implementing strategies to prevent foreclosure and minimize financial losses for the financial institution • Evaluates borrower circumstances and negotiates repayment plans or loan modifications to prevent foreclosure or repossession • Works closely with borrowers, legal counsel, and internal departments to resolve delinquency issues while maintaining a focus on risk management and recovery and ensuring compliance with applicable regulations and policies • *Typically reports to the Collections Manager or similar supervisory role.*

8. IT

8.01a BUSINESS SYSTEMS ANALYST

Applies a thorough knowledge of the needs of a business unit and knowledge of systems technology to identify and design improvements for computer based systems • Conducts operational and organizational studies on business units • Analyzes structure and flow of work through unit and recommends changes to improve operations • Provides consultation to business unit management to determine solutions to business problems • Coordinates functional requirements of business unit and technical solutions with systems personnel to develop the most cost effective solution • Devises test plans, builds test data, and tests new or enhanced application functions • Has experience in the business functions supported and some IT skill and knowledge • May or may not be within the IT department • *This is an intermediate level typically requiring 3 or more years of experience.*

8.01b BUSINESS INTELLIGENCE ANALYST

Analyzes and evaluates the competitive business landscape, provides competitive intelligence and makes recommendations • Gathers and studies structured data from technology applications and data warehouses, and provides strategic insight to assist with business decisions regarding products, customers and competitors • Provides recommendations to organizational leaders on competitive approaches • *This is an intermediate level typically requiring 3 or more years of experience.*

8.01c BUSINESS INTELLIGENCE MANAGER

Responsible for leading the strategic design and maintenance of business intelligence applications • Ensures that the use of business intelligence applications enhances business decision making capabilities • Serves as the primary resource for data extracts, data management and queries from multiple databases • Analyzes and evaluates the competitive business landscape, provides competitive intelligence and makes recommendations • Gathers and studies structured data from technology applications and data warehouses, and provides strategic insight to assist with business decisions regarding products, customers and competitors • Provides recommendations to organizational leaders on competitive approaches • *Typically requires 5-8 years of experience.*

8.02 INFORMATION SECURITY ANALYST - INTERMEDIATE

Assists in the development and implementation of policies and procedures to safeguard customer information and internal assets • Identifies, reports and resolves threats to security systems • Actively protects information technology assets and infrastructure from external or internal threats and ensures that the organization complies with statutory and regulatory requirements regarding information access, security and privacy • Recommends best security practices to achieve business objectives • *This is an intermediate level typically requiring 3 or more years of experience in an information security role.*

8.03 INFORMATION SECURITY ANALYST - SENIOR

Assists in the development and implementation of policies and procedures to safeguard customer information and internal assets • Identifies, reports and resolves threats to security systems • Actively protects information technology assets and infrastructure from external or internal threats and ensures that the organization complies with statutory and regulatory requirements regarding information access, security and privacy • Recommends best security practices to achieve business objectives • May act as lead to other security administrators • *This is the senior level typically requiring 5 or more years of experience in an information security role.*

8.04a SYSTEMS SUPPORT ADMINISTRATOR

Provides support services to internal and/or external users of the organization's computer systems and network • Assists in the implementation of new information technology based systems • Assists in the development and implementation of IS policies and procedures including those for security, disaster recovery, standards, purchasing, and service provision • Provides second and third level technical phone support for all requests • Responsible for maintenance of systems documentations such as installation or operations manuals. Provides training and education on the various operating systems and application • *Typically requires 5 or more years of related experience.*

8.04c SHAREPOINT ADMINISTRATOR

Administers and provides technical expertise on the design, implementation, maintenance, and upgrades of SharePoint platform • Collaborates with internal clients to define and document user requirements • Responsible for providing in-depth technical knowledge and development expertise during pilot, proof of concept stage, or enterprise-wide deployment • Works with IT Administrators team to implement and manage security-related procedures and protocols in accordance with enterprise standards, requirements, and best practices • Troubleshoots and fixes issues, and ensures the platform is updated • *This position typically requires a degree and 4-6 years of experience or equivalent.*

8.05 IT HARDWARE TECHNICIAN

Troubleshoots user hardware problems and makes minor repairs to personal computers, terminals, printers, and communication connections • Installs hardware • Runs basic diagnostic tests • Refers major problems to computer vendors • *Intermediate level position typically requiring broad technical knowledge of hardware troubleshooting, diagnostic testing, and repairing.*

8.06a HELP DESK SPECIALIST I

Provides support services to internal and/or external users of the organization's computer systems and IT network • Acts as a first level problem identification and resolution resource, including answering questions, providing advice, troubleshooting, and following-up to assist users • Coordinates user problem resolution with other departments if necessary, and tracks and reports recurring problems • *This is a senior level nonexempt or entry level exempt position, typically requiring 2 years related experience.*

8.06b HELP DESK SPECIALIST II

Provides support services to internal and/or external users of the organization's computer systems and IT network • Acts as a second level problem identification and resolution resource, including answering questions, providing advice, troubleshooting, and following-up to assist users • Coordinates user problem resolution with other departments if necessary, and tracks and reports recurring problems • *Typically requires 3-4 years related experience.*

8.06c HELP DESK SUPERVISOR

Supervises and coordinates daily support services to internal and/or external users of the organization's computer systems and IT network • Allocates work assignments and reviews work for thoroughness and accuracy • Assists and trains staff • Coordinates user problem resolution with other departments if necessary, and tracks and reports recurring problems • May inventory and purchase computer equipment and software • *Supervises work efforts of others* • *Typically requires 6+ years related experience.*

8.07 NETWORK ADMINISTRATOR - ENTRY

Installs and configures software and hardware connected to the LAN (local area network) server and workstations • Interfaces with other departments, vendors, or consultants to resolve problems • Provides training or individual assistance to users • Performs back-up procedures • Performs new user configurations • *This is an entry level position, typically requiring 1 year of computer support experience in a network environment.*

8.08 NETWORK ADMINISTRATOR

Installs, configures, and maintains software and hardware connected to the LAN (local area network) server and workstations • Interfaces with other departments, vendors, or consultants to resolve problems • Ensures conformance with information systems and company objectives • Provides training or individual assistance to users • Oversees backup and security procedures • Plans for hardware and software upgrades • Coordinates the work of outside specialists • *This is an intermediate level position, typically requiring 2-4 years of network support experience and Microsoft or Novell network engineer certification.*

8.09a PROGRAMMER / ANALYST

Programs and analyzes moderately complex projects • Assists senior analysts on large-scale or complex projects • Codes, debugs, and documents programs • *This is the intermediate level, typically requiring a bachelor's degree in computer science, or related vocational training and 2-4 years of programming experience.*

8.09b PROGRAMMER / ANALYST - SENIOR

Performs complex analysis and applications programming • Coordinates user requirements with system specifications • Prepares flow charting • Codes, debugs, and documents programs • *This is the senior level typically requiring 4-6 years of experience in programming and analysis.*

8.10 WEB DEVELOPER

Responsible for the development and maintenance of the functional elements of the institution's website • Confers with internal staff for deployment of content • Keeps current on web technologies for possible inclusion into the website • Leads projects related to web-based applications and programs • Assists with support of all online programs.

8.11a PROJECT MANAGER I - IT

Oversees a small project or phases of a larger project • Provides project leadership and direction to technical teams in the development of technical systems and products • Working with cross-functional teams, develops product/system specifications and requirements for various systems and application development projects • Ensures projects are completed on schedule and within budget • Develops, defines and executes project plans, schedules, budgets and deliverables • Identifies needed resources for projects, defines and assigns project roles, monitors the product/program/project from initiation through delivery, and interfaces with external and/or internal customers • Requires a strong technical knowledge base and/or previous technical development experience • *Typically requires less than 5 years of experience in the project area.*

8.11b PROJECT MANAGER II - IT

Oversees various projects of a highly complex nature • Provides project leadership and direction to technical teams in the development of technical systems and products • Working with cross-functional teams, develops product/system specifications and requirements for various systems and application development projects • Ensures projects are completed on schedule and within budget • Develops, defines and executes project plans, schedules, budgets and deliverables • Identifies needed resources for projects, defines and assigns project roles, monitors the product/program/project from initiation through delivery, and interfaces with external and/or internal customers • Requires a strong technical knowledge base and/or previous technical development experience • *Typically requires 5 or more years of experience in the project area and advanced knowledge of the project area.*

8.12 IT MANAGER

Manages IT activities, including systems analysis, programming, computer systems, networks, and auxiliary operations • Provides IT services to all user departments • Establishes technical standards, methods, and priorities • Advises senior management on IT plans, projects, and capabilities • Supervises IT staff • *Typically requires a degree and 8 or more years of experience.*

8.15 IT DIRECTOR

Manages IT activities, including systems analysis, programming, computer systems, networks, and auxiliary operations • Provides IT services to all user departments • Establishes technical standards, methods, and priorities • Advises senior management on IT plans, projects, and capabilities • **Typically has subordinate managers; reports to C-level position** • *Typically requires a degree and 8 or more years of experience.*

9. Human Resources

9.01 HUMAN RESOURCES ASSISTANT

Performs moderately complex activities in support of the personnel/human resources function • Conducts or assists in conducting project work in the area of employment or affirmative action, employee communications, employee events, benefits and salary administration, or HRIS • Compiles and tracks data; prepares reports • Answers and refers personnel-related questions and inquiries • Initiates and prepares personnel actions • *This is a nonexempt or entry level exempt position, typically requiring a college degree and 1 year of related experience.*

9.02a HUMAN RESOURCES GENERALIST

Administers programs, procedures, and plans used in carrying out human resource policies • Provides guidance to executives, managers, supervisors, and employees on various human resource issues • Areas of expertise may include employment, affirmative action, compensation, benefits, safety, and training • *This is the intermediate level human resource staff professional (not clerk level) with little or no supervisory responsibility, typically requiring a degree and 2-4 years of experience.*

9.02b HUMAN RESOURCES GENERALIST - SENIOR

Develops and administers programs, procedures, and plans used in carrying out human resource policies • Provides guidance to executives, managers, supervisors, and employees on various human resource issues • Requires comprehensive knowledge of assigned areas • Provides technical assistance to others • May supervise nonexempt human resources staff • *This is a senior level human resource staff professional position, typically requiring a degree and 5-8 years of experience.*

9.03 TRAINING SPECIALIST

Develops and conducts training programs for company management and staff • Conducts assigned workshops using adult learning techniques to facilitate development of management skills and communication of company policies and practices • Researches available training sources for appropriate content and method information • May track training effectiveness and problem areas and make policy/training recommendations • May specialize in one or more areas; retail, lending, operations, etc. • *Typically requires proven management training skills, a degree, and 2-4 years of experience.*

9.04 CORPORATE TRAINING MANAGER

Analyzes and determines training needs and designs training programs for management and staff development • Directs training staff and conducts workshops which may include human relations, personnel administration, and technical skills training • May plan and direct evaluation of training effectiveness, employee skills inventories, and staff relations/counseling/team building sessions • May negotiate with outside consultant for purchase or development of specialized programs • *Typically requires a degree and 5-8 years of experience.*

9.05 PAYROLL SPECIALIST

Performs statistical and clerical duties to prepare routine payroll information • Ensures accurate and timely preparation, reporting, and coordination of payroll systems • May prepare taxes and other necessary reports • *This is an intermediate level position, typically requiring 2-4 years of accounting/payroll related experience and data input skills.*

9.06 BENEFITS SPECIALIST

Identifies and resolves benefit questions through research and policy interpretation • Communicates with active and retired employees, human resource staff and consultants • May assist with special projects within the benefits area • *Typically requires current knowledge of company benefit programs and 1-2 years of related experience.*

9.07 TALENT ACQUISITION SPECIALIST

Supports management in recruiting and placing applicants to fill open positions • Develops advertising and recruitment plans • Screens employment applications • Interviews applicants • Coordinates interviews with managers • May conduct orientation for new employees • May be involved in entry level employee relations interactions • *Typically requires a bachelor's degree and 2 years human resources experience.*

9.08 BENEFITS ADMINISTRATOR

Administers and analyzes the organization's benefit programs • Provides detailed information to human resource representatives and/or employees on various benefit programs • May supervise and/or provide training for benefits clerks • *This position typically requires 3-4 years benefits experience.*

9.09 DIVERSITY, EQUITY & INCLUSION BUSINESS PARTNER / SPECIALIST

Develops, implements, and assesses the organization's diversity, equity and inclusion strategy • Ensures alignment with the organization's vision and mission • Partners with human resources in developing and sustaining an inclusive environment that equally engages employees in all stages of their employment experience • Works with all levels of leadership and employees • Educates employees, supervisors, and executive leadership on how to recognize, support, and appreciate individual differences • *Typically requires a degree and 5 or more years of experience.*

9.10a COMPENSATION ANALYST

Assists in the development, installation, and administration of compensation programs • Conducts and analyzes salary surveys • Analyzes market trends to revise salary ranges • May review job descriptions and evaluate positions according to established evaluation systems • May assist in the administration of performance appraisal and merit rating programs • *This is the intermediate level typically requiring a bachelor's degree in business administration or a related discipline, and 2-4 years of experience in the compensation area.*

9.10b COMPENSATION ANALYST - SENIOR

Assists in the development, installation, cost analysis, and administration of compensation programs and/or incentive plans • Conducts and analyzes salary surveys • Analyzes market trends to revise salary ranges • Evaluates positions according to established evaluation systems • May assist in the administration of performance appraisal and merit rating programs • *This is the senior level, typically requiring a degree and 5 years experience.*

9.10c COMPENSATION & BENEFITS MANAGER

Develops, recommends, and implements compensation and benefit programs • Ensures costs effective integration of all benefits such as health/dental insurance, vacation, sick leave, holiday, long- and short-term disability, profit sharing and retirement programs • May be responsible for development and maintenance of the performance appraisal system and reward/incentive programs • May manage total rewards program • Directs the activities of support staff • *Typically requires a degree and 5-8 years experience.*

9.11 HRIS ANALYST

Audits employee information and develops HRIS reports. Prepares statistical summaries and special reports involving compensation, job classification, EEO/AA, training, recruiting, payroll, and other employee information • Assists in administration of HRIS network through set-up and deletion of users, maintenance of user security, and table administration • Provides network users with training and technical support, and communicates changes and system deadlines • May assist in HRIS design and system development • This is a human resource function typically reporting to an HRIS Manager or Supervisor • *This is a senior level nonexempt or entry level exempt position, typically requiring 2-4 years human resource experience.*

9.12 HUMAN RESOURCES MANAGER

Develops and/or implements human resource policies and programs within the policy guidelines formulated by top corporate human resource or general management • Typically directs the following personnel functions: staffing, affirmative action, wage/salary and benefit administration, training and development, safety and health, and employee services • Usually supervises the activities of professional and clerical Human Resource staff • *Typically requires a degree and 5-8 years of experience.*

9.15 HUMAN RESOURCES DIRECTOR

Develops and/or implements human resource policies and programs within the policy guidelines formulated by top corporate human resource or general management • Typically directs the following personnel functions: staffing, affirmative action, wage/salary and benefit administration, training and development, safety and health, and employee services • **Typically has subordinate managers; reports to C-Level position** • *Typically requires a degree and 5-8 years of experience.*

10. Operations Support

10.01 OPERATIONS SUPPORT ASSISTANT

Provides clerical assistance in processing savings, checking, and lending applications • Provides administrative support to other operations support staff • *This is an entry level position, with no experience required.*

10.02a OPERATIONS SUPPORT SPECIALIST I

Provides technical data support to both branch and administrative personnel on savings, checking, and lending applications • Maintains documentation for technical manuals and keeps them current • Maintains day to day contact with data center to insure system is functioning accurately • *Typically requires 1-2 years prior operations support experience.*

10.02b OPERATIONS SUPPORT SPECIALIST II

Provides technical data support to both branch and administrative personnel on savings, checking, and lending applications • Maintains documentation for technical manuals and keeps them current • Maintains day to day contact with data center to insure system is functioning accurately • Serves as reference source for branches in handling customer inquiries • Assists Operations Support Manager • *Typically requires 2-4 years prior operations support experience.*

10.03 OPERATIONS SUPPORT OFFICER

Responsible for coordinating and participating in the development, implementation and monitoring of branch and central operations procedures • Coordinates new system implementation and assists in analyzing and enhancing existing systems • Provides operations personnel with training and responds to inquiries on operational procedures and practices • *Position typically requires course work or experience equivalent to a related degree and 4-6 years of related work experience.*

10.04 OPERATIONS SUPPORT MANAGER

Responsible for planning, directing, and coordinating deposit operations for the institution • Insures that office procedures and policies are carried out • May act as a liaison between operations groups and data processing to meet user requirements, including recommending program changes • *This position typically reports to senior management, and requires 8+ years of related work experience.*

10.05 ITEM PROCESSING ASSISTANT

Processes incoming and outgoing items to various computer programs • Ensures that all amounts captured or received through incoming files balance to said programs • Makes corrections as necessary • Balances all return cash letters • Compares processing and proof program totals to ensure that all items have been received and accounted for • Maintains various spreadsheets and programs for audit purposes • Conducts quality control on previously processed branch work to confirm that there were no missed transactions; if so, apply to accounts accordingly • Performs research as necessary.

10.06 ITEMS PROCESSING TEAM LEADER / SUPERVISOR

Directs Item Processing Clerks' daily functions • Works directly with other departments to safeguard against any negative customer impact • Ensures that all tasks are completed to prearranged Service Level Agreements • Reviews all previous checklists to confirm that all tasks were completed • Ensures that there is proper coverage in all departments • Works directly with vendors to make certain that all equipment and supplies are sufficient for the department needs • Assists IS Manager with issues relative to the center and its performance • *Requires previous management experience.*

10.07 WIRE TRANSFER SPECIALIST

Processes all incoming and outgoing electronic wire transfers • Verifies accurate transactions, and maintains records • Balances wire accounts daily • *Requires strong familiarity with computer online systems and 1-2 years of experience in a banking/financial institution* • *May be ACH Certified Specialist.*

10.08 IMAGING SPECIALIST

Prepares loan files for imaging • Organizes, cleans, encodes and straightens, alphabetizes and relocates files • Scans loan files and other incoming documents • Responds to research requests • Enters loan and promissory note information into loan tracking database • Prepares scanned loan documentation for storage, orders loan files from warehouse, prepares paid-off files for storage, and assists with destroying files according to schedule • *Typically requires 1-2 years of experience*.

10.10 PAYMENT SERVICES SPECIALIST*

Processes and manages various payment transactions, ensuring accuracy and compliance with financial policies and procedures • Assists in resolving payment discrepancies and provides support to internal departments and customers regarding payment inquiries • Maintains records of payment activities and prepares reports as required • *Typically requires 1-2 years of experience in banking or financial services.*

10.11 PAYMENT SERVICES MANAGER*

Oversees the payment services department, ensuring efficient processing of all payment transactions and adherence to regulatory requirements • Develops and implements policies and procedures to improve payment processing efficiency and accuracy • Manages a team of payment services specialists, providing guidance and support to meet departmental goals • *Typically requires a degree and 5+ years of experience in payment processing or financial services management.*

11. Business Services

11.01 MERCHANT REPRESENTATIVE

Acts as a liaison between merchant and financial institution • Solicits and establishes new merchant accounts including bankcards • Contacts merchants and delivers supplies to merchants • Provides reports to merchants regarding their accounts • *Typically requires 2 years of experience.*

11.02 BANKCARD SPECIALIST

Processes bankcard applications and/or assist customers with disputes or questions regarding billing statements, charges and payments • Ensures accounts are coded as lost, stolen, or fraudulent • Researches questions and takes appropriate action • *Intermediate level position typically requiring knowledge of bankcard procedures, products, and services and 2 years of experience.*

11.03 BANKCARD MANAGER

Responsible for managing the company's credit, debit, and ATM programs, and for recommending and developing new card product or service ideas including: marketing, financial, and support aspects involved in the planning and development of card products or services and their successful introduction into the marketplace • Develops overall program strategy for card products and coordinates with Marketing in the development of growth and usage objectives, strategies, advertising and promotional programs, and ensures the execution of these programs.

11.04 RELATIONSHIP BANKING ASSISTANT

Provides high-level administrative and operational support to the relationship banking/deposit team • Performs a variety of duties including, but not limited to, client-related transactions, event and project management, report generation and maintenance, document preparation and processing • Helps solicit new loan products and relationships • *This position typically requires a degree and 1 year of experience or equivalent.*

11.05 TREASURY MANAGEMENT SPECIALIST

Assists with a variety of cash/treasury management products and services, which may include development of new cash management business, expansion of existing business relationships and servicing clients • Maintains proficiency in business documentation requirements and provides internal support for business banking procedures and treasury management processes • May assist with new or upgraded product and service roll outs • May perform other treasury management and operational duties as required by business needs • *Typically requires 1-2 years of experience in a banking/financial institution.*

11.06a BUSINESS DEVELOPMENT OFFICER

Generates revenue by acquiring new customers and by helping close large new transactions with existing customers • Responsible for meeting sales volume and/or profitability goals and standards for activity, such as number of sales calls • May be assigned to a geographic or business segment market • Develops internal and external referral sources through participation in events, community activities, and participation in seminars to professional groups (CPA's, attorneys) • Responsible for knowing all company products and making referrals to other areas, as appropriate • May require accreditation for specialties such as Personal Trust and Investment Sales • *Typically requires 3 or more years of previous experience within the financial industry.*

11.06b BUSINESS DEVELOPMENT OFFICER - SENIOR

Generates revenue by acquiring new customers and by closing large new transactions with existing customers • Responsible for meeting sales volume and/or profitability goals and standards for activity, such as number of sales calls • May be assigned to a geographic or business segment market • Develops internal and external referral sources through participation in events, community activities, and participation in seminars to professional groups (CPA's, attorneys) • Responsible for knowing all company products and making referrals to other areas, as appropriate • May require accreditation for specialties such as Personal Trust and Investment Sales • May train and lead other business development officers • *This is the senior level position, typically requiring 5 or more years of experience.*

11.06c BUSINESS DEVELOPMENT MANAGER

Manages business development activities including acquisition of new customers and closing large new transactions with existing customers • Analyzes opportunities to increase relationships with the business partners and the community by researching the market, developing programs, and sales strategies • Requires awareness of all marketing strategies and programs • Conducts sales meetings to achieve specific and measurable service and sales goals • Supervises Business Development staff • *Typically requires a degree and 5 years of experience.*

11.07 CASH MANAGEMENT OFFICER

Responsible for coordinating and directing cash management sales activities to include development of new cash/treasury management business, expansion of existing business relationships and servicing clients • Requires assistance in the analysis and evaluation of potential solutions through cost benefit analysis • Works with the Client Manager to assess the risk associated with potential solutions • Ensures that other team members are informed of client needs and of the solutions to meet those needs • Assists in pricing and negotiation of cash management products to optimize relationship profitability • Assists in cash management review with client and presentation of cash management components.

11.08 CASH / TREASURY MANAGEMENT DIRECTOR

Responsible for managing the development, implementation, and sales support for all cash/treasury management products and services, including, but not limited to: electronic banking services, internet banking services, and other progressive technological opportunities • Assists in the development of short and long term goals, objectives and priorities of cash/treasury management functions in support of company's strategic and operating objectives • Responsible for directing and selling cash/treasury management products to clients and prospects • Develops plans to meet cash/treasury management technology-based product and service requirements including designing new methods and procedures and preparation and presentation of recommendations and proposals concerning technical aspects for both new and existing products • *Typically requires a degree, industry certification, and 8-10 years of experience*.

11.10 COMMUNITY IMPACT COORDINATOR*

Responsible for building and nurturing relationships with community members and organizations to enhance community engagement • Supports and coordinates community development activities and acts as a brand ambassador, representing the financial institution at community events and increasing awareness of the institution's value • Utilizes data and resources for research and reporting on community impact and outreach strategies • Supports the promotion of strategic and business plans to stakeholders and collaboration across all levels of management • May deliver financial education programs to promote financial wellness • *Typically requires a degree and 2-5 years of experience.*

11.11 DIRECTOR OF COMMUNITY IMPACT*

Responsible for overseeing and advancing all community development activities to enhance community engagement and outreach • Identifies, coordinates, and maintains relationships with strategic community partners that align with the institution's mission and strategic business plan • Acts as a brand champion, articulating the brand vision and increasing visibility within the community • Directs the utilization of data and resources for research and reporting on community impact and outreach strategies • Promotes strategic and business plans to stakeholders and collaborates with leadership to drive growth • Prepares and facilitates meetings, events, and training with staff and strategic partners • Supports communication across all channels • *Typically requires a degree and 8-10 years of experience.*

12. Customer Support

12.01 CALL CENTER CSR - ENTRY

Assists customers with questions or issues received via phone and/or correspondence • Must have good communication and problem-solving skills • May research issues or transfer to a research function • May involve cross-selling or up-selling of other financial products • *Entry level position, generally up to 6 months of experience.*

12.02 CALL CENTER CSR - INTERMEDIATE

Assists customers with questions or issues regarding their accounts received via phone and/or correspondence • Must have good communication and problem-solving skills • May research issues or transfer to a research function • May involve cross-selling or up-selling of other financial products • Handles customer calls with somewhat more complexity • *Generally has more than 6 months of experience.*

12.03 CALL CENTER CSR - SENIOR

Handles more complex escalated customer calls in order to resolve in the most satisfactory manner for all parties concerned • Normally has 3 or more years of customer service experience • May assist the team leader by supporting training of new associates • Possesses high level of technical skills.

12.05 CALL CENTER CSR - INTERMEDIATE (with loan origination)

Assists customers with questions or issues regarding their accounts received via phone and/or correspondence • Performs loan origination duties • Must have good communication and problem-solving skills • May research issues or transfer to a research function • May involve cross-selling or up-selling of other financial products • Handles customer calls with somewhat more complexity • *Generally has more than 6 months of experience.*

12.06 CALL CENTER CSR - SENIOR (with loan origination)

Handles more complex escalated customer calls in order to resolve in the most satisfactory manner for all parties concerned • Performs loan origination duties • Normally has 3 or more years of customer service experience • May assist the team leader by supporting training of new associates • Possesses high level of technical skills.

12.07 CALL CENTER TEAM LEAD / SUPERVISOR

Manages a team of 10-20 customer service associates • Responsible for day-to-day supervision and coaching of the team • Handles escalated calls • Ensures high quality, efficient customer interactions • May be in-bound or outbound • May assist with call monitoring or may participate in data collection and simple analysis.

12.08 CALL CENTER MANAGER
Manages and coordinates a large segment of a customer service function • Responsible for staffing as well as associate training and development • Establishes policies and procedures and monitors for compliance • Implements changes to enhance efficiency and high-quality customer interactions.

12.10 E-BANKING SPECIALIST
Supports applications for electronic banking and bill paying • Performs data entry and file maintenance to deposit accounts • Corresponds to e-mail inquiries, comments and concerns • Monitors, audits and maintains e-banking services • May provide support regarding e-banking, billing pay, mobile banking, and ATM services.

12.11 E-BANKING SUPERVISOR
Supervisory and coaching responsibilities for the day-to-day activities of the electronic banking team on: Debit/ ATM cards, automated teller machines, e-banking and bill paying programs • May help research, evaluate and test new products and services related to e-banking • *This is typically a first level supervisory position and may be classified as an exempt or nonexempt position.*

12.12 E-BANKING MANAGER
Administrative responsibilities for all aspects of electronic banking including: Debit/ATM cards, automated teller machines, e-banking and bill paying programs • Updates and revises policies and procedures to insure compliance with regulatory agencies • Manages department, assigns tasks, and monitors efficiencies • Researches, evaluates and tests new products and services related to e-banking.

13. Trust Services

13.04a TRUST OFFICER
Responsible for the administration, sales development and relationship management of selected trust, agency, estate and guardianship accounts • Has responsibility for making sales and retention calls on prospects and clients with the objectives of securing new sales, additions to existing accounts and increasing total account revenues • Confers with principals, wards, beneficiaries, and others regarding trust matters and determines necessary actions to insure effective administration of those accounts.

13.04b TRUST OFFICER - SENIOR
Responsible for the administration, sales development and relationship management of selected trust, agency, estate and guardianship accounts • Has responsibility for making sales and retention calls on prospects and clients with the objectives of securing new sales, additions to existing accounts and increasing total account revenues • Confers with principals, wards, beneficiaries, and others regarding trust matters and determines necessary actions to insure effective administration of those accounts • *CTFA (Certified Trust & Financial Advisor).*

13.07 TRUST OPERATIONS SPECIALIST
Responsible for the accounting functions undertaken by the Trust Department in its administration of trusts, agency accounts, estates, conservatorships and IRA's • Posts all transactions on the trust accounting system • May be responsible for the Trust Operating and Investment Committee (TOIC) meeting preparation and the Trust report for the Board of Directors • *Typically requires 1-3 years related experience.*

13.10 TRUST & WEALTH MANAGEMENT DIRECTOR
Establishes the direction, budget, policies and business development goals for the Trust & Wealth Management department as approved by the President, the Directors' Trust Committee and the Board of Directors • Supervises department employees and directs their activities to comply with established policies, goals and guidelines • Manages the overall trust administration function and communications and activities, including staff selection, training, management and profitability • Administers complex trust, agency, probate or conservatorship accounts • *Typically requires a degree and 10 or more years of related experience.*

14. Investment Services

14.01 INVESTMENT SUPPORT ASSISTANT
Provides clerical support for Investment Sales Specialist or Representative • This is a clerical position typically requiring 10-key and word processing experience.

14.02 INVESTMENT SALES SPECIALIST / REP.
Sells and services non-traditional products such as: tax-deferred annuities, mutual funds, and other financial services • Cross-sells financial services • Requires insurance and securities (Series 6) licenses • *Typically requires telemarketing and sales experience, and the ability to make group presentations, individual and corporate calls.*

14.03 INVESTMENT SALES MANAGER
Responsible for the management, supervision, direction of products, marketing, and sales production of alternate investments • Presents educational and sales seminars to public and staff concerning current topics dealing with ideas and product use.

15. Administrative

15.01 OFFICE ASSISTANT I
Performs routine office support tasks • Duties typically include basic filing, sorting and distributing mail, operating photocopy and other general office equipment, answering the telephone and routing calls • May assist in light typing or data entry • *This is an entry level office position with little or no prior experience required.*

15.02 OFFICE ASSISTANT II
Performs a variety of moderately complex clerical duties including typing, filing, answering phones, and distributing mail • Performs processing tasks according to work unit procedures • May enter, retrieve, and verify information from a computer • May compose routine correspondence and compile routine reports • *This is the intermediate level typically requiring 1-2 years of general office experience.*

15.03 ADMINISTRATIVE ASSISTANT / SECRETARY
Accountable for in-depth secretarial and administrative support to the manager of a department/division • Relieves manager of designated administrative duties and provides confidential secretarial support to managers/supervisors within the department/division • Composes and types routine correspondence without supervision by manager • Screens incoming calls/visitors • Answers routine questions • Schedules appointments • *Works independently under general instructions.*

15.04 EXECUTIVE ASSISTANT TO CEO

Provides administrative support of a highly complex and responsible nature to the chief executive officer • Interfaces with high level internal/external contacts requiring considerable discretion and initiative • May research background material and collect data for office profit plans, reports, speeches, and correspondence • May carry out assignments relating to civic or committee activities involving fund raising, membership drives, and social functions of the CEO • Coordinates schedules for meetings, arranges appointments, schedules visitors, and keeps CEO's calendar • Works independently in answering telephone calls and routine correspondence • Exercises judgement to reflect the CEO's style and company policy • *Typically requires extensive secretarial experience to executive level management.*

15.05a ACCOUNTING ASSISTANT

Performs moderately complex clerical assignments in accordance with standard procedures • May handle reconciliations, billing, and balancing • Resolves problems in recurring assignments in accordance with previous training and experience • *This is the intermediate level typically requiring 1-2 years of related experience.*

15.05b ACCOUNTING ASSISTANT - SENIOR

Performs complex clerical duties related to accounting • Analyzes accounting documents for accuracy, traces and investigates transactions to resolve questionable data and takes corrective action when necessary • Prepares moderately complex financial reports and analysis • May assist less senior clerks with reconciliation of complex problems • May be responsible for a specific accounting function such as accounts receivable or accounts payable • *This is a senior level position typically requiring 2-4 years of related experience or equivalent background.*

15.06a ACCOUNTANT

Performs a wide variety of regular and recurring moderately complex accounting functions requiring full professional competency • Establishes and maintains accounting records • Maintains one or a combination of general accounting, budget, or cost systems • Assists in interpreting accounts and records for administrative officers • May balance books, prepare tax reports, or perform other special projects • May direct lower level employees • *This is an intermediate level professional accountant, typically requiring a bachelor's degree in accounting and 2-4 years of experience or equivalent.*

15.06b ACCOUNTANT - SENIOR

Performs complex accounting functions including fiscal interpretation and analysis requiring full professional competency • Establishes and maintains new accounting and fiscal control records and procedures used in an organizational unit • Interprets accounts and records for administrative officers • May collect, disburse, or invest organization funds • May make fiscal analyses such as revenue projections or cost/benefit analyses • May perform some internal audit procedures • May direct lower level accountants or accounting clerks • *This position is the senior level in the professional accounting family, typically requiring a bachelor's degree in accounting and 5 years of experience or equivalent.*

15.07 ASSISTANT CONTROLLER

Assists the controller in all phases of company accounting activities • Coordinates preparation of monthly/quarterly/annual financial statements • Coordinates/prepares schedules for auditors • Prepares accounting policy and procedure manuals • May prepare SEC filings • May prepare tax returns • *This position typically requires a degree and 4-6 years of experience or equivalent.*

15.08 CONTROLLER

Directs the overall accounting activities • Administers accounting policies and directives • May assist in development of corporate policies and procedures • Supervises all unit accounting personnel • *This position generally reports to the chief financial officer and requires a degree and 5-8 years of experience or equivalent.*

15.09a FINANCIAL ANALYST

Conducts and documents complex financial analysis projects • Performs research and analysis to provide management with financial data and recommendations for use in setting and realizing profit objectives • Evaluates financial alternatives and recommends appropriate action • Evaluates effectiveness of new programs by comparing results with original proposals • *This is an intermediate level position typically requiring a degree and 2-4 years of experience.*

15.09b FINANCIAL ANALYST - SENIOR

Conducts and documents complex financial and budget analysis projects • Performs research and analysis to provide management with financial data and recommendations for use in setting and realizing profit objectives • Evaluates financial alternatives and recommends appropriate action • Evaluates effectiveness of new programs by comparing results with original proposals • May provide guidance and training to less experienced staff • *This is a senior level position typically requiring a degree and 4-6 years of experience.*

15.14 MOTOR MESSENGER / VAN DRIVER

Performs messenger duties by motor vehicle on a daily scheduled basis • Transports and delivers instruments, letters, packages, and /or equipment to proper destinations • Accounts for assigned items against receipts and invoices • Maintains travel and vehicle maintenance logs • May load and unload cargo • *This is the intermediate level requiring a valid driver's license, good driving skills, and 3 months of related experience.*

15.15a FACILITIES MAINTENANCE TECHNICIAN

Provides general maintenance support to office buildings that may include replacing and adjusting lighting; controlling building temperature; storing, monitoring, and transferring equipment, furniture, and fixtures; and repairing general plumbing, carpentry, and electrical problems • May perform custodial work at times, but not on a full time basis • *Typically requires a basic knowledge of electrical systems, plumbing, HVAC, and wiring for telephones and/or personal computers.*

15.15c FACILITIES MANAGER

Manages the operation and maintenance of internal systems, including overall heating, air conditioning, and ventilation systems • Plans and designs modernization and cost reduction programs for building systems • Coordinates permits, logistics, furniture, ATMs, etc. • Resolves technical problems regarding maintenance operations, and ensures security and electronic fire alarm systems are functional • May negotiate contracted services • Manages maintenance supervisor(s) and may oversee additional functional area(s) • *This position requires a degree, certification, or equivalent experience.*

15.16 MARKETING SPECIALIST

Plans, recommends and coordinates all marketing media, in-house and out-of-house • Confirms supply, accuracy, disposal and disbursement decisions with strategic partners, purchasing/materials coordinator, and various printing suppliers • May support social media and web efforts • Coordinates to update and/or create new marketing materials • Identifies needs and ensures that each branch is continually and adequately supplied with marketing forms, reports and newsletters.

15.17 MARKETING DATA COORDINATOR

Responsible for operating and maintaining the database research system • Coordinates research systems and projects • Updates and maintains the institution's data marketing and social media systems ensuring the data is accurate and updated • This includes running and tracking research, strategic marketing plans, appended data, segmentation and profitability • Maintains confidentiality, and integrity of the marketing database and market research • Imports and creates reports from data using spreadsheet and database software that analyzes trends and retention.

15.18 MARKETING MANAGER

Manages the development, implementation, and performance of marketing programs (excluding sales) for a company, division, or major product line • Develops short- and long-range marketing objectives and develops performance standards for measuring progress • Investigates and analyzes market data related to economic conditions, market-penetration, and marketing strategies • Oversees advertising campaigns, promotions, and trade show participation in accordance with company's marketing plan • *May supervise marketing staff* • *Typically requires a degree and 5-8 years of experience.*

15.19 WEB / GRAPHIC DESIGNER

Designs and produces to specifications artwork for a variety of marketing, advertising and packaging projects, which may include traditional print as well as online design including social media • Interacts directly with customers to determine the most appropriate solution to a given problem, making recommendations and proposals • *This is the intermediate level, typically requiring a degree in graphic design or equivalent experience, a comprehensive knowledge of graphics software and peripheral equipment, and 2-4 years of experience.*

15.21 PUBLIC RELATIONS MANAGER

Manages public relations activities to promote and improve public, employee, and stockholder understanding of the organization's objectives and achievements • Develops and administers organization policies regarding public relations and information dispersal • Oversees press releases and may act as chief spokesperson to the media • May supervise a small staff of public relations specialists • May include corporate contributions and community affairs responsibilities • *Typically requires a degree and 5-8 years of experience.*

15.22 PROJECT MANAGER I (non-IT)

Oversees a small project or phases of a larger project • Meets quality standards and the production of expected deliverables during all phases of the project life cycle: initiating, planning, executing, controlling, and closing • Responsible for activities of project team, identifying appropriate resources needed, and developing schedules to ensure timely completion of project • Leads the project team and team members to effectively coordinate the activities of the project • Communicates with senior management and/or functional area manager regarding status of specific projects • *Typically requires less than 5 years of experience in the project area.*

15.23 PROJECT MANAGER II (non-IT)

Oversees various projects of a highly complex nature • Meets quality standards and the production of expected deliverables during all phases of the project life cycle: initiating, planning, executing, controlling, and closing • Responsible for assembling project team, assigning individual responsibilities, identifying appropriate resources needed, and developing schedule to ensure timely completion of project • Leads the project team and team members to effectively coordinate the activities of the project • Communicates with senior management and/or functional area manager regarding status of specific projects • *Typically requires 5 or more years of experience in the project area and advanced knowledge of the project area.*

15.24 PURCHASING COORDINATOR

Coordinates purchasing and procurement functions • Contacts vendors and suppliers for quotations, prepares purchase requisitions and small purchase orders, and follows up on outstanding purchase orders • May establish purchasing policies and departmental procedures • Coordinates the inventory and distribution of supplies and materials • *Typically requires 3 years of experience.*

16. Top Management Positions

16.01 PRESIDENT - MARKET / REGION

Accountable for the overall management of the financial institution for a specific region or market • Typically reports to the Chief Operating Officer or Chief Executive Officer.

16.02 CHIEF LENDING OFFICER

Accountable for all lending activities, including installment/ consumer, commercial, and real estate loans made by the financial institution.

16.03 CHIEF CREDIT OFFICER

Responsible for administering and overseeing the company's entire loan portfolio • Develops and recommends loan portfolio objectives, loan policies and procedures • Serves as chair of the loan committee • Calls meetings of the committee, prepares agenda, and prescreens loan recommendations • Provides guidance to officers engaged in lending activities.

16.04 CHIEF HUMAN RESOURCES OFFICER

Develops and/or implements human resource policies and programs • Typically directs the following personnel functions: staffing, affirmative action, wage/salary and benefit administration, training and development, safety and health, and employee services • This is the top human resources position; directs the activities of professional Human Resource staff, including subordinate managers • *Typically requires a degree and 8-10 years of experience*.

16.05 CHIEF MARKETING OFFICER

Directs overall marketing programs • Develops short- and long-range marketing objectives, plans strategies for attainment, and develops performance standards for measuring progress • Oversees collection and evaluation of industry, technical, economic, and other relevant data to increase market size and competitive posture • This is the top marketing position; directs all marketing staff • *Typically requires a degree and 8 or more years of experience.*

16.06 DIVERSITY, EQUITY & INCLUSION OFFICER

Plans, directs, and coordinates all aspects of diversity, equity and inclusion oriented programs and initiatives • Advises leadership and employees on issues relating to workforce diversity, equity and inclusion • Reviews and establishes policies and procedures related to the organization's diversity, equity and inclusion functions • Stays abreast of regulatory conditions related to the organization's diversity, equity and inclusion functions and ensures compliance with applicable federal/state laws, policies, and procedures • *Supports diverse talent identification and retention strategies, and training and development activities.*

16.08 RESIDENTIAL PRODUCTION MANAGER

Directs all residential mortgage loan production and construction lending activity • Develops and oversees the implementation of new markets, policies, and procedures in residential lending • Ensures residential lending activities comply with applicable underwriting guidelines • Ensures proper inspection of properties under construction and evaluates progress • Provides guidance and direction to residential production branch and construction loan managers • *Typically reports to a Senior V.P. of Executive V.P., and requires 8-12 years of experience.*

16.09a CORPORATE AUDIT OFFICER / MANAGER

Accountable for the development and coordination of the financial institution's internal auditing activities • Develops and implements internal auditing policies, procedures, and program • Reviews all accounting procedures • Ensures the reliability of the data developed within the organization • Investigates and determines causes of irregularities and errors • Advises top management of changes necessary to ensure proper internal control.

16.09b CHIEF RISK MANAGEMENT OFFICER

Responsible for identifying, analyzing and mitigating internal and external events that could threaten the organization • Ensures that the company is compliant with government regulations, such as Sarbanes-Oxley, and reviews factors that could negatively affect investments or the organization's business units • Governs information security, protects against fraud and guards intellectual property • Ensures the reliability of the data developed within the organization • Develops internal controls and oversees internal audits, to ensure threats from within the organization can be identified before they result in regulatory issues.

16.10 SENIOR OPERATIONS OFFICER

Accountable for the operation of all bookkeeping and customer service • May oversee computer operations.

16.15 CHIEF INFORMATION OFFICER

Recommends, implements, and oversees firm-wide IT initiatives such as security, disaster recovery, operations, and business continuity planning • Directs IT systems and services • *Typically requires a degree, with 12+ years of broad and deep technology consulting and technology operations management experience. Reports to CEO or COO.*

16.16 CHIEF FINANCIAL OFFICER

Accountable for accounting, auditing, financial analysis, fiscal reporting, and budgeting activities of the financial institution.

16.17 CHIEF RETAIL BANKING OFFICER

Responsible for profitably directing all operations of retail banking, including general administration, budgeting and control, as well as evaluation of efforts • Develops policies and procedures • May also be responsible for branch administration • *This position typically reports to the CEO.*

16.18 CHIEF OPERATING OFFICER

Accountable for the day-to-day operation of all financial institution activities • *This is typically the number two position in the financial institution and reports to the CEO.*

16.19 CHIEF EXECUTIVE OFFICER

Accountable for the overall management of the financial institution, typically dealing in issues which are long-range in nature • *This is the top position in the financial institution, regardless of job title.*

16.21 CHIEF ADMINISTRATIVE OFFICER

Plans and directs the majority of the financial institution's staff and administrative services areas such as accounting, finance, facilities management, human resources, management information systems, and strategic planning and development • *Typically reports to the Chief Operating Officer or Chief Executive Officer.*

16.22 CHIEF STRATEGY OFFICER

Responsible for formulating and guiding the financial institution's strategic direction and long-term growth initiatives • Oversees strategic planning processes and aligns organizational resources to achieve business objectives • Collaborates with senior leadership to drive innovation and competitive positioning • *Typically requires a degree and extensive experience in strategic planning and leadership within the financial industry* • *Typically reports to the Chief Executive Officer.*

16.23 CHIEF EXPERIENCE OFFICER

Responsible for shaping and enhancing the overall customer experience across all touchpoints and developing strategies to understand customer needs, improve satisfaction, and foster brand loyalty • Collaborates with cross-functional teams to ensure products, services, and interactions consistently deliver exceptional value and resonate with the target audience • *Typically reports to the Chief Executive Officer or another top executive.*

16.25 CHIEF DATA OFFICER

Oversees the management and governance of data across the financial institution • Develops strategies to leverage data for improved decision-making, operational efficiency, and customer insights • Ensures data quality, security, and compliance with regulatory requirements • Collaborates with IT and business units to integrate data-driven solutions into business processes • *Typically requires a degree and 10+ years of experience in data management, analytics, or a related field, with strong leadership and strategic vision* • *Typically reports to the Chief Executive Officer or another top executive.*