FIRST NATIONAL BANK

Position Description

Title: Trust Officer
Department: First Wealth Management
Reports to: Sr. V.P. and Sr. Trust Officer
Apply to: www.fnbhutch.bank/careers-at-the-first/

Summary:
Trust Officers perform administration, accounting and customer service on fiduciary accounts while ensuring compliance requirements are met for each account along with timely, efficient service to clients.

Primary Responsibilities and Duties:
(The summary of duties and responsibilities listed above are representative of the job requirements but, are not meant to be all-inclusive or prevent other duties from being assigned as necessary.)

- Responsible for the administration of basic fiduciary accounts with periodic guidance from an assigned Senior Trust Officer.
- Full knowledge of all aspects of the governing document for each account as well as trust law, state statutes and applicable regulations is expected with an ability to identify when further guidance is appropriate.
- Meet periodically with Senior Trust Officer assigned to review accounts, obtain guidance and elevate issues and questions for direction.
- Complete the entire onboarding process for new accounts with ultimate responsibility all necessary forms are completed at the time of opening.
- Responsible for transferring and re-registering of securities for new accounts and/or existing accounts at the time of death. Trust Officers are to monitor the process of booking the assets for accuracy with ultimate responsibility for complete and accurate asset holding information on initial or transferred in client holdings.
- Gather estate assets, including the responsibility of conducting inventory at the house of the estate, and ensure it is performed under dual control.
- Obtain appraisals on asset inventory for trusts/estates, as necessary.
- Prepare administrative pre-acceptance documents, and prepare post-acceptance and annual investment and administrative account reviews.
- Calculate and direct all necessary distributions from accounts; coordinate and ensure timely tax return filings.
- Receive and process client remittances and bill payments and ensure in accordance with the terms of the trust/governing document and all transactions are properly coded in the account for both fiduciary and tax accounting purposes.

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- Responsible for cash management in all assigned accounts; monitor for both excess cash and eliminating and preventing account overdrafts.
- Responsible for day-to-day client contact and delivery of client service standards.
- Ensure accounts assigned have proper account settings on appropriate computer systems, all statements are set for delivery to appropriate parties, accountants are identified for tax reporting and fees are appropriate for the account.
- Maintain thorough and clean client files in the department's format on the network including writing memos to file, saving letters and emails to clients and other parties for documentation purposes.
- Utilize bank and department computer systems as appropriate.
- Lead worker for Assistant Trust Administrator(s).
- Responsible for compliance with all department and bank procedures.
- Perform necessary actions to be taken to close an account in an accurate and timely manner.
- Periodic travel to, inspect property or meet with current and potential clients.
- Other duties, as assigned.

Position Requirements:

- Three years of prior trust account administration assistance and fiduciary account knowledge required.
- Four-year College degree in related field required; Juris Doctor, C.P.A designation or CTFA designation or equivalent preferred.
- Proficient computer skills, especially Microsoft Office applications and Internet browsers required. Strong Microsoft Excel skills required.
- Detail oriented and strong organizational skills.
- Ability to read and interpret correctly legal, tax and financial documents.
- Skilled at multi-tasking, managing priorities and problem-solving skills.
- Ability to identify and escalate issues as appropriate and manage a book of accounts independently.
- Strong time management skills, ability to adapt and be flexible.
- Ability to work overtime, if needed.
- Must follow and maintain knowledge of policies and procedures and recognize the necessity for strict client confidentiality.
- Communicate in a clear and service-oriented manner. Use appropriate, professional language and grammar to effectively exchange ideas and information.
- Ability to proactively work with both clients and fellow team members.
- Ability to maintain a regular, predictable attendance.
- Ability to travel overnight periodically.

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