

## Position Description

**Title:** Officer and Assistant Manager, Deposit Operations  
**Department:** Deposit Operations  
**Reports to:** Senior Vice President & Manager, Deposit Operations  
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### Summary:

The Officer and Assistant Manager, Deposit Operations plays a key leadership role in supporting and overseeing the day-to-day functions of the Deposit Operations department within a \$1.2 billion financial institution. This position is responsible for the supervision and performance of core deposit operations including VISA program oversight, card fraud prevention and management, regulatory and network reporting, process improvement, and staff development. The Assistant Manager serves as the primary backup to the Deposit Operations Manager and assists in ensuring operational efficiency, regulatory compliance, and delivery of exceptional internal service.

### 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.

#### Operational Oversight & Risk Management

- Oversee daily deposit operations including ACH, wire transfers, check processing, account maintenance, Reg E claims, and debit card servicing.
- Ensure accuracy and timeliness of VISA reporting, including compliance with card network and regulatory standards.
- Manage card fraud monitoring systems, perform fraud investigations, and implement fraud mitigation strategies in collaboration with internal departments and external vendors.
- Support audits and exams by preparing requested documentation and facilitating responses.

#### Leadership & Staff Development

- Supervise and support Deposit Operations staff, providing coaching, guidance, and performance management.
- Develop and deliver training programs for Deposit Operations staff to ensure compliance with procedures, regulations, and industry best practices.
- Serve as a backup to the Deposit Operations Manager during absences, maintaining continuity of operations and decision-making authority.

**Process Improvement & Compliance**

- Review, update, and implement operating procedures to improve efficiency and reduce risk.
- Monitor key performance indicators (KPIs) and service level agreements (SLAs) to ensure optimal performance of the department.
- Ensure adherence to all applicable federal and state banking regulations, card network rules, and internal policies.

**Cross-Departmental Collaboration**

- organizational goals and operational integration.
- Assist in the implementation of new deposit products, fraud systems, and technology initiatives.
- Be an active member of the Compliance and Risk Committee and the Fraud Response Team.

**Position Requirements:****Required**

- Strong analytical, organizational, and decision-making skills.
- Excellent verbal and written communication abilities.
- Demonstrated ability to manage multiple priorities under tight deadlines.

**Preferred**

- Experience working at a mid-sized to large community bank (\$1B+ in assets).
- 5+ years of experience in deposit operations or similar banking operations role.
- 2+ years in a leadership or supervisory capacity.
- Familiarity with core banking systems and reporting tools.
- Strong knowledge of debit card systems, card fraud detection, VISA rules, and Reg E claims processing.
- Prior experience with card network reporting platforms (e.g., Visa Access).
- Banking certifications (e.g., AAP, NCP) a plus.

**Working Conditions:**

- Full-time position, Monday–Friday.
- Occasional extended hours or weekends may be required to support projects or business continuity.