

## UNITED SOUTHERN BANK

**Job Title: Accounting Representative**

**FLSA status: Non-Exempt**

**Department: Operations**

**Reports to: AVP Operations**

**Position summary:** The Accounting Representative performs a variety of routine clerical accounting duties such as account reconciliation, fraud prevention and support to other departments.

### **Role qualifications:**

- Knowledge of financial services specific to United Southern Bank including; Online banking for Business and Personal, Mobiliti, Bill Pay, Debit Cards and Deposit Accounts
- Knowledge of online services specific to United Southern Bank including; Business Online Banking, Personal Online Banking, Business Mobile, Personal Mobile
- Understanding of legal and regulatory requirements for depository accounts and teller transactions also including: Stop Payments, Disputes, Business Online Banking, Return Mail, Address Changes, Dormant Accounts, Wire Transfers and Holds.
- Knowledge of USB procedures
- Projects a professional image in dress, manner, and communication

### **Position responsibilities:**

- Process return items
- Process DDA non-post
- Process Non-Sufficient Funds
- Balancing of Accounts
- Process Charge offs
- Research
- Provide a wide variety of banking services to customers and refer financial services to meet customers' diverse needs via online chat.
- Provide direction to CSR's and Tellers by transferring product knowledge and guidance in solving customer inquiries.
- Cross sell banking products such as retail investment, trust services, residential lending and other banking products suitable for customer needs via chat.
- Answer inquiries and refer employees for appropriate services and procedures
- Verify and process changes to existing accounts
- Perform other related duties as assigned.
- USB employees are expected to comply with all BSA and Compliance regulations, rules, acts & laws.

### **Essential skills and experience:**

- Able to problem solve through research on Director, Navigator and other sources
- Good organizational skills
- Excellent interpersonal and communication skills
- Maintain a strong working partnership with all bank departments
- Work in a fast-paced environment with ability to meet scheduled deadlines
- Multi-task and prioritize workflow
- Proficient in Microsoft Office, Navigator and Director
- Perform proactively
- Strong Computer Skills
- Excellent communication skills via phone, written and Chat
- Quality customer service via phone and/or Chat
- Ability to work and make decisions independently

**Physical demands and work environment:** The physical demands and work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is

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occasionally required to walk; sit; use hands and fingers to handle, or feel objects, tools, or controls; reach with hands and arms; balance; stoop; talk or hear. The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.