



# Pearl Meyer

## 2016 Banking Compensation Survey Report

### Introduction

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Pearl Meyer is pleased to present the 2016 New York Banking Compensation Survey Report.

Our database now includes:

- 33 Banks and financial institutions
- Over 6,900 incumbents
- 251 jobs were available for match; Participants matched 233 positions
- 179 jobs were able to be reported (had four or more banks supplying incumbent information)

Your input is very important in making the survey a success. You can call us any time at (508) 460-9600 to speak with us directly.

As always, we appreciate your efforts and commitment and we look forward to working with all of you in 2017.

Sincerely,

The Pearl Meyer Survey Team

## Survey Effective Date

The data contained within this survey is effective as of **April 1, 2016**. Bonus and short term (annual) incentive plan pay-outs are based on the 2015 calendar year, but may have been paid out in 2016.

## About the Banking Compensation Survey

Pearl Meyer is pleased to present the survey, now in its 25<sup>th</sup> year, providing comprehensive compensation data and practices for both Officer and Non-Officer Positions.

## Our objectives are to:

- Provide the highest quality survey.
- Proactively respond to participants' evolving needs.

The Banking Compensation Survey provides you with the information you need not only to assess the competitiveness of your compensation plan, but also to evaluate your plan's effectiveness.

## **New for 2016!**

### The following positions were removed:

- 255 Internet Banking Officer
- 270 Top Insurance Executive

### The following positions were added:

- 318 Credit Operations Specialist
  - 319 Credit Operations Manager
  - 530 Universal Banker I
  - 531 Universal Banker II
  - 532 Universal Banker III
  - 533 Universal Banker IV
- 
- Department Secretary has merged with Administrative Assistant
  - Business Development Officer position has moved from Staff/Administration category to the Lending category in the job descriptions section

## **Commitment to Quality**

Providing a survey with the highest quality compensation information is a key objective of the Survey Team. To ensure we meet this objective, we have implemented a rigorous quality assurance process which includes:

- Job matching guidelines with job descriptions and a “closeness to match” indicator. This supplemental information helps us determine the accuracy of the survey match.
- Thorough cross check of data; comparison to previous years data; validation by external sources for publicly available data (e.g. asset size, ROAA); and identification of data outliers.
- Follow-up calls with participants to clarify data and resolve discrepancies.

## Data Reported

The survey report is organized into three core segments:

- **Observations and Current Trends:**  
Looks at the pace of change in the compensation marketplace. Survey highlights relating to base salary, short-term incentives, and long-term incentives.
- **Policies and Practices:**  
Summarizes policies and practices in regard to program design.
- **Compensation Data:**  
All compensation data is reported by asset size as well as geographical region. Position data was collected on an incumbent-by-incumbent basis and by zip code in order to ensure accuracy in reporting for the different geographic areas. The PDF report includes all jobs for which we are able to report data. The Excel report includes all jobs whether or not they had sufficient data to report. Jobs with 0-3 banks reporting show number of banks submitting data and number of incumbents only.

# Introduction

## Data point locations

The job data information is available for this survey in two formats, PDF and Excel; they are section 5 - Compensation Data. The Excel file contains all variables. The PDF is a subset of the variables. Below is a list of Excel variable names and the corresponding PDF variable names, where they apply.

Variables	Excel	PDF & Excel	Variables	Excel	PDF & Excel
Number of Institutions		✓	Average Award Excl \$0 Awards		✓ (% <sup>tile</sup> in Excel)
Total Number of Incumbents		✓	Average STI Excl \$0 Awards as % of Base		✓ (% <sup>tile</sup> in Excel)
Average Asset Size		✓	Target Bonus Award, % Base		✓ (% <sup>tile</sup> in Excel)
Median Asset Size		✓	Number of Incumbents Reporting Target		✓
Closeness of Match		✓	Average Total Target Cash Compensation	✓	
<b>Base Salary:</b>			<b>Total Cash Compensation:</b>		✓ (90 <sup>th</sup> is in Excel only)
Average Salary Range Min/Mid/Max		✓	Average Total Cash Compensation (25 <sup>th</sup> , 50 <sup>th</sup> , 75 <sup>th</sup> , and 90 <sup>th</sup> Percentiles)		
Hourly Average Salary Range Min/Mid/Max	✓		<b>Long-Term Incentives:</b>		
Number of Incumbents Non Bonus Eligible	✓		Percent Eligible for LTI		✓
Average Base Salary Non Bonus Eligible	✓		Percent Receiving LTI		✓
Hourly Average Base Salary Non Bonus Eligible	✓		LTI Award Value All Forms Incl 0	✓	
Number of Incumbents Bonus Eligible	✓		LTI Award Value All Forms Excl 0	✓ (% <sup>tile</sup> in Excel)	
Average Base Salary Bonus Eligible	✓		LTI Value as % of Base Excl 0	✓	
Hourly Average Base Salary Bonus Eligible	✓		Option Value Excl 0	✓	
Number of Incumbents Public Institutions		✓	RS Value Excl 0	✓	
Average Base Salary Public Institutions		✓	All Other Value Excl 0	✓	
Hourly Average Base Salary Public Institutions	✓		<b>Total Compensation:</b>		
Number of Incumbents Private Institutions		✓	Total Target Compensation	✓ (% <sup>tile</sup> in Excel)	
Average Base Salary Private Institutions		✓	Total Direct Compensation	✓ (% <sup>tile</sup> in Excel)	
Hourly Average Base Salary Private Institutions	✓		<b>Rewards:</b>		
Average Base Salary All Incumbents (25 <sup>th</sup> , 50 <sup>th</sup> , 75 <sup>th</sup> , and 90 <sup>th</sup> Percentiles)		✓ (90 <sup>th</sup> is in Excel only)	Stock Options (ISO and NQSO)	✓	
Hourly Average Base Salary All Incumbents (25 <sup>th</sup> , 50 <sup>th</sup> , 75 <sup>th</sup> , and 90 <sup>th</sup> Percentiles)	✓		Stock Appreciation Rights (SARS)	✓	
<b>Short-Term Incentives:</b>			Restricted Stock Plan	✓	
Percent Eligible for STI		✓	Phantom Synthetic Stock Plan	✓	
Percent Receiving STI		✓	Cash	✓	
			Other Long Term Incentives	✓	

## Maintaining Confidentiality

Pearl Meyer ensures the confidentiality of participant data through the following practices:

- All compensation data is reported in summary form. No individual data is ever presented.
- Compensation averages are not provided when there are fewer than four participating institutions reporting.
- Percentile data is not presented when there are fewer than five institutions reporting.

By purchasing the survey report, you acknowledge that you, other employees of your organization, and any service vendors with whom your organization shares this data, agree to maintain the confidentiality of the survey data to which you are hereby gaining access. Further, you acknowledge your understanding of, and agreement with the terms and conditions.

The summarized market data contained in the following compensation surveys operated and/or managed by Pearl Meyer:

Connecticut Banking Compensation Survey  
Massachusetts Banking Compensation Survey  
New York Banking Compensation Survey  
Northeast Banking Compensation Survey

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## Contact Information

If you have any questions about the survey, or if we can be of any other assistance, please contact any member of our Survey Team at (508) 460-9600.

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## About Pearl Meyer

Pearl Meyer is the leading advisor to Boards and senior management on the alignment of executive compensation with business and leadership strategy, making pay programs a powerful catalyst for value creation and competitive advantage. Pearl Meyer's global clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private companies to the Fortune 500 and FTSE 350. The firm has offices in New York, Atlanta, Boston, Charlotte, Chicago, Houston, London, Los Angeles, and San Francisco.

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# Pearl Meyer

## 2016 Banking Compensation Survey Report

### Participant List

# Participant List

## 2016 New York Banking Participant List

Alden State Bank

Ballston Spa National Bank

Bank of Richmondville

Berkshire Bank

Canandaigua National Bank & Trust

Carver Federal Savings Bank

Columbia Bank

Community Bank, N.A. (NY)

Country Bank (NY)

ESL Federal Credit Union

Esquire Bank NA

Evans National Bank

Fieldpoint Private Bank and Trust

Flushing Savings Bank

Fulton Savings Bank

Genesee Regional Bank

Greater Hudson Bank

Hanover Community Bank

Jeff Bank

Metropolitan Commercial Bank

New York Business Development Corporation

Northfield Bank

Orange County Trust Company

Pathfinder Bank

Patriot Bank, N.A.

Quontic Bank

Rhinebeck Bank

Solvay Bank

Suffolk County National Bank

The Adirondack Trust Company

The Lyons National Bank

Tompkins Trust Company

USNY Bank

# Participant List

## By Asset Size as of 4/1/16

### Up to \$500 million

Alden State Bank  
Ballston Spa National Bank  
Bank of Richmondville  
Esquire Bank NA  
Fulton Savings Bank  
Genesee Regional Bank  
Greater Hudson Bank  
Hanover Community Bank  
Jeff Bank  
New York Business Development Corporation  
Quontic Bank  
USNY Bank

### \$1 billion and above

Berkshire Bank  
Canandaigua National Bank & Trust  
Columbia Bank  
Community Bank, N.A. (NY)  
ESL Federal Credit Union  
Flushing Savings Bank  
Metropolitan Commercial Bank  
Northfield Bank  
Suffolk County National Bank  
The Adirondack Trust Company  
Tompkins Trust Company

### \$500 million up to \$1 billion

Carver Federal Savings Bank  
Country Bank (NY)  
Evans National Bank  
Fieldpoint Private Bank and Trust  
Orange County Trust Company  
Pathfinder Bank  
Patriot Bank, N.A.  
Rhinebeck Bank  
Solvay Bank  
The Lyons National Bank



# Pearl Meyer

## 2016 Banking Compensation Survey Report

Compensation Data Report

# Compensation Data Report

**CHIEF EXECUTIVE OFFICER (101)**  
Function: Executive Management

Institution's number one position. Overall responsibility for management direction and control of the institution. Oversees development of strategic plans, objectives and policies. May also be titled Chairman and/or President.

Data Effective 4/1/2016	Asset Size (\$M)				Geographic Region			
	All Institutions	Up to \$500M	\$500 to \$1B	\$1B & Above	Western NY	Central NY	Capital District	NY Metropolitan
Number of Institutions	30	12	8	10	5	8	6	13
Total Number of Incumbents	32	12	8	12	5	8	6	13
Average Asset Size	\$1,596	\$329	\$787	\$3,403	\$1,864	\$1,966	\$511	\$1,767
Median Asset Size	\$794	\$321	\$794	\$2,264	\$980	\$887	\$464	\$862
Closeness of Match	98%	98%	97%	99%	100%	96%	98%	98%
<b>Base Salary</b>								
Average Salary Range Minimum	\$300,025	\$193,171	\$296,638	\$435,286	\$475,000	\$375,000	\$194,105	\$324,714
Average Salary Range Midpoint	\$381,031	\$262,328	\$374,734	\$532,558	\$560,000	\$487,500	\$255,896	\$408,189
Average Salary Range Maximum	\$464,802	\$331,485	\$452,829	\$637,436	\$645,000	\$600,000	\$317,686	\$499,270
No. of Incumbents Publicly Traded/Stock	27	10	7	10	4	7	5	11
Avg Base Salary Publicly Traded/Stock	\$427,666	\$284,585	\$357,886	\$619,592	\$295,502	\$406,499	\$431,432	\$487,483
No. of Incumbents Privately Held/Mutual	5	2	1	2	1	1	1	2
Avg Base Salary Privately Held/Mutual	\$485,424							
Average Base Salary, All Incumbents	\$436,690	\$296,682	\$359,115	\$628,416	\$364,122	\$403,499	\$420,812	\$492,355
25th Ptile	\$270,308	\$233,525	\$325,000	\$383,741	\$247,000	\$303,740	\$232,050	\$331,835
50th Ptile	\$363,857	\$270,308	\$363,857	\$672,535	\$275,000	\$353,750	\$304,126	\$400,000
75th Ptile	\$510,000	\$366,250	\$385,100	\$747,469	\$425,007	\$477,500	\$367,714	\$706,468
<b>Short-Term Incentives</b>								
Percent Eligible for STI	87.5%	91.7%	75.0%	91.7%	100.0%	75.0%	83.3%	92.3%
Percent Receiving STI	65.6%	66.7%	37.5%	83.3%	60.0%	75.0%	50.0%	69.2%
Average Award (Excl \$0)	\$186,135	\$110,967		\$276,970		\$159,171		\$230,319
Average Award (Excl \$0), % Base	37.4%	35.1%		43.1%		32.1%		40.4%
Target Bonus Award, % Base	33.8%	31.2%						
Number of Incumbents Reporting Target	13	6	3	4	2	4	3	4
<b>Total Cash Compensation</b>								
Average Total Cash Comp	\$558,842	\$370,660	\$390,541	\$859,224	\$455,298	\$522,877	\$491,656	\$651,807
25th Ptile	\$325,431	\$271,750	\$342,931	\$546,109	\$275,000	\$316,672	\$278,406	\$340,616
50th Ptile	\$397,500	\$336,225	\$381,357	\$970,152	\$295,416	\$397,773	\$357,338	\$525,200
75th Ptile	\$767,127	\$461,250	\$412,777	\$1,077,700	\$425,007	\$650,037	\$640,000	\$950,000
<b>Long-Term Incentives</b>								
Percent Eligible for LTI	34.4%	16.7%	37.5%	50.0%	40.0%	62.5%	0.0%	30.8%
Percent Receiving LTI	21.9%	16.7%	0.0%	41.7%	20.0%	50.0%	0.0%	15.4%

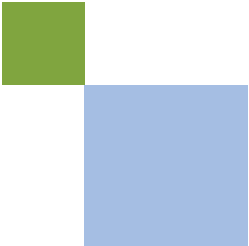
# Compensation Data Report

TELLER – STANDARD (193)

Function: Retail Positions

Performs standard teller functions such as checking and savings transactions, cash receipts and payment services.

Data Effective 4/1/2016	Asset Size (\$M)				Geographic Region			
	All Institutions	Up to \$500M	\$500 to \$1B	\$1B & Above	Western NY	Central NY	Capital District	NY Metropolitan
Number of Institutions	23	6	7	10	7	7	7	10
Total Number of Incumbents	1266	49	158	1059	268	333	347	318
Average Asset Size	\$4,356	\$345	\$810	\$5,003	\$4,326	\$4,194	\$4,319	\$2,878
Median Asset Size	\$3,672	\$376	\$837	\$4,874	\$2,271	\$2,271	\$1,105	\$3,672
Closeness of Match	99%	100%	100%	99%	98%	99%	100%	99%
<b>Base Salary</b>								
Average Salary Range Minimum	\$24,216	\$22,836	\$22,567	\$25,258	\$22,552	\$21,796	\$22,214	\$29,796
Average Salary Range Midpoint	\$28,900	\$28,977	\$27,196	\$29,828	\$27,604	\$25,701	\$26,627	\$36,354
Average Salary Range Maximum	\$34,574	\$35,172	\$31,537	\$36,177	\$32,660	\$30,708	\$32,363	\$42,747
No. of Incumbents Publicly Traded/Stock	1090	33	126	931	234	317	315	224
Avg Base Salary Publicly Traded/Stock	\$25,416	\$26,837	\$25,286	\$25,507	\$24,265	\$24,461	\$24,449	\$28,435
No. of Incumbents Privately Held/Mutual	176	16	32	128	34	16	32	94
Avg Base Salary Privately Held/Mutual	\$28,087	\$24,012	\$29,383	\$28,272	\$27,181	\$24,012	\$29,383	\$28,667
Average Base Salary, All Incumbents	\$25,889	\$26,119	\$26,116	\$26,000	\$24,885	\$24,429	\$25,295	\$28,493
25th Ptile	\$23,130	\$21,320	\$22,880	\$23,400	\$22,901	\$21,923	\$22,604	\$26,130
50th Ptile	\$25,350	\$25,047	\$26,000	\$25,480	\$24,606	\$23,629	\$23,920	\$28,040
75th Ptile	\$28,080	\$28,323	\$28,080	\$28,496	\$26,770	\$26,040	\$28,080	\$29,702
<b>Short-Term Incentives</b>								
Percent Eligible for STI	78.3%	68.7%	69.6%	77.7%	94.4%	73.5%	72.7%	63.8%
Percent Receiving STI	44.4%	57.6%	8.9%	49.1%	44.9%	40.6%	27.4%	46.7%
Average Award (Excl \$0)	\$713	\$1,807	\$343	\$624	\$783	\$915	\$1,008	\$605
Average Award (Excl \$0), % Base	2.6%	6.7%	1.5%	2.3%	3.0%	3.6%	3.6%	2.1%
Target Bonus Award, % Base	6.7%	5.9%	4.0%	7.2%	5.0%		5.9%	7.1%
Number of Incumbents Reporting Target	169	22	19	128	34	0	22	113
<b>Total Cash Compensation</b>								
Average Total Cash Comp	\$26,206	\$27,161	\$26,146	\$26,307	\$25,236	\$24,800	\$25,572	\$28,775
25th Ptile	\$23,400	\$21,537	\$22,901	\$23,566	\$23,400	\$21,923	\$22,604	\$26,363
50th Ptile	\$25,838	\$26,778	\$26,000	\$25,946	\$25,175	\$24,128	\$24,031	\$28,163
75th Ptile	\$28,413	\$30,000	\$28,080	\$28,804	\$27,040	\$26,778	\$28,080	\$30,160
<b>Long-Term Incentives</b>								
Percent Eligible for LTI	26.9%	6.0%	10.8%	25.1%	35.6%	25.4%	25.0%	0.4%
Percent Receiving LTI	0.1%	0.0%	0.0%	0.1%	0.0%	0.4%	0.0%	0.0%



# Pearl Meyer

## 2016 Banking Compensation Survey Report

### Position Descriptions



## Position Descriptions

Category	Position Number	Position Name	Position Description
Executive Management	101	Chief Executive Officer	Institution's number one position. Overall responsibility for management direction and control of the institution. Oversees development of strategic plans, objectives and policies. May also be titled Chairman and/or President.
Executive Management	102	Chief Operating Officer	Responsible for all or most operations of the institution. Implements plans and policies and ensures achievement of goals. May also be titled President, Vice Chairman or Executive Vice President. Generally the number two position. Most other officers report to this position.
Executive Management	278	Chief Credit Officer	Responsible for developing and implementing strategies, policies and procedures for all lending activities. Oversees and ensures overall quality of loan portfolio, approves large and complex loans and recovers assets. Performs direct supervisory duties of department staff, and coordinates staff for coverage in all related areas of the department. Assumes responsibility and is accountable for adherence to bank policies and procedures.
Executive Management	138	Chief Financial Officer	Responsible for the institution's financial plans and policies. Oversees the functions of accounting, budgeting, tax and treasury. May also be responsible for investment management. Accounting and financial management functions report directly or indirectly to this position. Reports to CEO.
Executive Management	268	Chief Revenue Officer	Leads the development and execution of bank strategies for generating more profitable revenue over the long term. Drives revenue growth across the bank's multiple lines of business beyond the deposit and loan functions. Transforms long-term strategy to field execution, ensuring that banking departments have the direction, information, resources and support necessary for revenue growth. A common focus is on ensuring cross-selling and promotion of product lines which go beyond the customer's traditional view of banking such as insurance services, leasing, and wealth management practices, etc. Typically reports to CEO or COO.
Executive Management	269	Top Regional Banking Executive	Responsible for the profitability and growth of all banking activities, including both retail and corporate/commercial banking, in a designated geographic region.
Executive Management	114	Top Marketing Officer	Responsible for all aspects of the marketing functions for the institution. Overall responsibility for marketing programs, including research, product development, advertising, promotions and business development. Typically reports to CEO or COO.

## Position Descriptions

Executive Management	271	Chief Administrative Officer	Has primary responsibility for many or all of the organization's major staff functions such as finance, technology, legal, marketing and human resources. Typically reports to the CEO.
Executive Management	103	General Counsel	Principal legal officer; advises institution relative to its legal rights and obligations, and acts as agent of the bank in various transactions. Manages relationship with outside fee counsel. Drafts legal documents such as deeds, leases and mortgages. May act as agent in real estate transactions. Minimum of 8 to 10 years' experience. Full-time bank employee, not retained counsel.
Executive Management	272	Chief Risk Officer	Member of executive team responsible for strategic planning and implementing policies, processes, personnel, reports and systems for managing and monitoring risk exposure derived from all banking and financial services activities as well as risk reporting to senior management and the board. Integrates risk management with strategic goal settings and business planning. Ensures policies and procedures meet legal, regulatory or contractual requirements.
Executive Management	106	Top Human Resources Officer	Responsible for all aspects of the human resources functions of the institution, including recruitment, compensation and benefits, employee relations, training, and compliance records and reports. Recommends and implements policies. Typically reports to CEO or COO.
Executive Management	148	Top Audit Officer	Responsible for managing the entire audit function. Coordinates the internal audit program with outside examiners. Directs internal security and loss investigation activities. Schedules regular audits; initiates spot audits when necessary. Furnishes reports to the Board, CEO, and others as appropriate.
Executive Management	246	Chief Information Systems Officer	Oversees all aspects of the institution's technology and information systems, including the development and recommendation of technology objectives, policies and long- and short-range plans. Typically reports to CEO.
Staff/ Administrative Positions	525	Administrative Officer	Multi-functional "hybrid" administrative officer job. Has responsibility for, or personally performs, functions that may include the areas of accounting, investments, compliance, human resources, marketing/advertising, operations, data processing, security, facilities, policies and procedures and/or purchasing. Formulates, recommends and implements policies pertaining to areas of responsibility. Reviews and recommends new methods and procedures to ensure efficient operation. Keeps informed of new developments affecting administrative areas. Note: This is not the Chief Administrative Officer position.

## Position Descriptions

Staff/ Administrative Positions	104	Assistant to President	Provides advanced secretarial and administrative support for the Chief Officer/President of the institution. Assignments involve work of a confidential or complex nature, necessitating exposure to sensitive information and contacts requiring considerable discretion, judgment, tact and diplomacy. Prepares reports, manuals, agendas, correspondence and memoranda. Refers routine matters to appropriate parties for action and follows up to insure proper disposition.
Staff/ Administrative Positions	580	Corporate Secretary	As an elected official of the board of directors and bank, records and maintains Director and Committee meeting minutes. Ensures corporate and director compliance with by-laws and state/federal laws and regulations. May serve as stock transfer agent or act as liaison with outside transfer agent. Interfaces with shareholders, answering questions and handling requests. Prepares and/or oversees preparation of shareholders meeting materials and monitors proxy activity. May also have title of Assistant Corporate Secretary. Typically a single incumbent.
Staff/ Administrative Positions	105	Executive Secretary	Provides support to senior levels of officers/division heads. May perform a wide range of secretarial and administrative duties, including coordinating meeting arrangements, preparing board meeting minutes and records. Works with highly confidential materials.
Staff/ Administrative Positions	590	Administrative Assistant/Senior	Performs secretarial, clerical and administrative services, some of which are confidential and complex in nature, for one or more officers or a department. Duties include word processing, typing, screening mail and calls, routine correspondence and other related functions. Generally has three or more years of experience. This may be a branch or administrative job.
Staff/ Administrative Positions	129	Administrative Assistant	Provides a wide variety of administrative and secretarial support to department heads or officers in completion of projects. Prepares data and may conduct analysis and research.
Staff/ Administrative Positions	130	Department Secretary	Provides support to department head or officers. Performs wide range of duties, which may include transcribing dictation, word processing, maintaining files, ordering supplies, etc. May provide administrative support in the completion of projects.
Staff/ Administrative Positions	131	General Clerk	Performs a variety of clerical duties. May maintain files, post records, make routine calculations, and answer telephones. May operate general business machines such as computer, typewriter, copier, or calculator. Assignments can be in functional areas such as operations, lending, human resources and marketing, or other areas.

## Position Descriptions

Staff/ Administrative Positions	132	Switchboard Operator/ Receptionist	Operates the institution's switchboard. May perform miscellaneous clerical duties. May serve as receptionist and greet and direct visitors.
Staff/ Administrative Positions	107	Human Resources Manager	Manages and directs the activities and staff involved in developing and maintaining personnel activities, policies and procedures. Coordinates one or more of the following areas: recruitment, compensation and employee benefits. Directs the maintenance of personnel records and data systems. Typically does not report to CEO.
Staff/ Administrative Positions	108	Human Resources Generalist	Assists in the development of recruiting programs, evaluates and selects applicants, interprets personnel policies, counsels employees, conducts employee orientations, develops HR programs and similar tasks. May provide support in the development and administration of compensation policies and programs.
Staff/ Administrative Positions	111	Human Resources Assistant	Processes payroll or benefit transactions, reconciles insurance bills. Maintains employee and benefit records, manually or on a computerized human resource system. May interview applicants and conduct orientation sessions. Serves as an information resource.
Staff/ Administrative Positions	283	HRIS Administrator	Responsible for entering and controlling data from confidential employee records in the organizations computerized Human Resources Information Systems (HRIS). Reviews source documents for accuracy and completion of data input and verifies output. Generates and distributes a variety of reports and statistical summaries regarding employee skills, pay data and related information. Recommends new equipment or software in support of objectives.
Staff/ Administrative Positions	109	Recruiter	Performs professional level duties to attract, screen, recruit, and select new employees. Interviews and screens applicants for technical competence, applicable background and skills. Conducts reference checks. Coordinates employment offers with applicant and user department.
Staff/ Administrative Positions	281	Benefits Manager	Plans, develops, and administers the various employee benefit programs, including but not limited to health and life insurance, disability, pension, profit sharing, and related programs. Recommends new and/or improved employee benefit plans and cost-saving measures. Ensures compliance with all legal requirements of various employee benefit programs and prepares and files required legal reports.

## Position Descriptions

Staff/ Administrative Positions	261	Benefits Specialist	Administers employee benefit programs such as basic and major medical coverage, dental insurance, group life insurance, pension plans, and other benefits. Counsel and advises employees on eligibility and other issues related to benefit coverage. Maintains benefits records and prepares documents necessary for implementing coverage.
Staff/ Administrative Positions	282	Payroll Manager	Manages the preparation and distribution of the organization's hourly and salaried payrolls for single or multiple locations. Oversees the maintenance of earnings and deduction records. Ensures that all taxes, Social Security contributions, contributions to employee benefit programs, and other deductions are withheld from individual paychecks. Directs the preparation and filing of required reports and/or payments to government agencies, insurance carriers, other organizations and individual employees. Serves as liaison with other departments, units, or locations in the resolution of payroll problems. Recommends changes in methods or procedures to improve the efficiency of the payroll function.
Staff/ Administrative Positions	110	Payroll Specialist/Clerk	Performs clerical tasks pertaining to the payroll function. Duties include setup of new employee records, maintenance of vacation, sick leave and workmen's compensation records. Compiles information on straight and overtime pay. Prepares tax deposits and reports.
Staff/ Administrative Positions	112	Training Officer	Manages the training function. Responsible for the planning and implementation of a variety of in-house human resource and operational training programs. Evaluates and recommends external training programs.
Staff/ Administrative Positions	113	Training Specialist	Participates in the design of the institution's training program and conducts training sessions. May serve as the institution's teller trainer. Assists in developing training materials. Prepares and maintains procedures and other training manuals.
Staff/ Administrative Positions	115	Marketing Manager	Plans and organizes marketing programs which may include one or more of the following: research, advertising, and promotions. Typically reports to Senior Marketing Officer, not CEO.
Staff/ Administrative Positions	553	Product Manager	Plans, organizes and controls the assigned product line(s) from conceptual stages through research, development, marketing, training, sales programs, performance tracking and the product life cycle in support of the bank's strategic goals and objectives. May direct project teams. Uses formal project management techniques to keep projects and products on target. Collaborates with other departments. May report to a Project Manager, Marketing or Finance.

## Position Descriptions

Staff/ Administrative Positions	116	Market Researcher	Assists in marketing research activities to determine potential sales of a product or service. Performs analyses in the area of marketing practices and trends, potential customers, market size, competitors, penetration and product preferences. Makes recommendations for new products and services.
Staff/ Administrative Positions	117	Data Analyst/Specialist	Analyzes markets for new or existing products or services for one or more divisions, product lines, or market segments. Generally uses in-house information systems to collect, evaluate, and analyze data on customers, prospective customers, and competitors to determine market penetration. Prepares reports and evaluates potential markets, market conditions and advertising campaigns.
Staff/ Administrative Positions	118	Marketing Specialist/ Coordinator	Coordinates the implementation of marketing programs and activities. Works with advertising and other agencies. Plans and coordinates arrangements for promotional events. Organizes and compiles written materials such as employee newsletter. May participate in market research and tracking activities.
Staff/ Administrative Positions	119	Purchasing Manager	Organizes and manages the procurement of materials, equipment and services for the institution. Reviews proposals for price, delivery time and quality. Selects vendors. Monitors the cost, schedule and performance of vendors.
Staff/ Administrative Positions	120	Purchasing Assistant/Clerk	Processes purchase orders, responds to requests for purchasing information, contacts outside sources for pricing information, checks delivery status of purchased items. Maintains purchasing records and files.
Staff/ Administrative Positions	121	Facilities Manager	Manages activities related to all properties, including occupancy, maintenance, construction, relocation, space planning and renovation. Negotiates <u>and</u> <u>approves</u> transactions with landlords, developers, and contractors. Ensures the proper upkeep, maintenance and safety of all company premises. Does not provide hands-on maintenance services.
Staff/ Administrative Positions	122	Facilities Supervisor	Supervises maintenance of institution's facilities, including cleaning services, snow removal, landscaping, HVAC systems, etc. May obtain project quotes but is typically not the decision maker. May perform some hands-on maintenance services.
Staff/ Administrative Positions	123	Facilities Assistant/Custodian	Performs regular cleaning duties including floors, windows, and restrooms and/or performs routine repairs and maintenance of institution facilities and grounds.
Staff/ Administrative Positions	124	Risk Manager	Responsible for managing risk derived from all banking and financial services activities. Develops, implements and evaluates policies, processes, systems associated with evaluating and controlling risk. Ensures policies and procedures meet legal, regulatory or contractual requirements.

## Position Descriptions

Staff/ Administrative Positions	284	Risk Analyst	Administers risk management and loss prevention programs to maintain maximum protection of assets at the most economical rates. Assists in the review of insurance and risk management programs for effectiveness of coverage and to reduce insurance costs and losses.
Staff/ Administrative Positions	125	Compliance Officer	Keeps abreast of regulatory and legal developments governing institution operations, products and services. Plans, coordinates and evaluates the institution's programs to ensure compliance with applicable laws and regulations.
Staff/ Administrative Positions	262	Compliance Specialist	Under direction of Compliance Officer, conducts periodic testing of institution's compliance with laws and regulations and develops corrective action plans. Analyzes new and pending laws and regulations directly affecting institution's practices. Assists with special projects dealing with various compliance issues such as anti-money laundering, information disclosure, deregulation, etc.
Staff/ Administrative Positions	126	CRA Officer	Recommends and implements the institution's CRA policy. May lead internal CRA Committee. Tracks activities and prepares reports. Serves as a liaison and maintains relationships with community representatives.
Staff/ Administrative Positions	128	Management Trainee	Performs assigned duties and responsibilities within various departments of the institution. Becomes familiar with operations and procedures in each department assigned. Incumbents may rotate throughout the company on a specified training program.
Staff/ Administrative Positions	266	Quality Control Specialist	Performs a wide variety of duties in support of the department's quality assurance objectives. Conducts routine internal audits of various functions. Reports quality exceptions to department head. Maintains documentation on control procedures. May suggest methods and corrective actions to improve quality initiatives and standards. Note: this position could occur in multiple areas of the organization (i.e. retail banking, lending).
Staff/ Administrative Positions	259	Bank Secrecy Act (BSA) Officer	Develops, implements and manages all aspects of the Bank Secrecy Act (BSA) Compliance Program. Undertakes required quality control reviews, audits, and monitoring as may be required under the Bank Secrecy Act, USA Patriot Act, Currency Transaction Reporting, Anti-Money Laundering, OFAC and Customer Identification Program. Uses sampling methods and regulatory guidance to ensure the Bank's compliance efforts are timely and effective. Reviews questionable activity reports (QARs) and ensures they are properly handled. Provides counsel to the Bank's Chief Compliance Officer, Senior Management and Bank personnel on emerging issues.

## Position Descriptions

Staff/ Administrative Positions	285	Bank Secrecy Act (BSA) Analyst	Responsible for performing a variety of complex duties required to ensure the accuracy and effectiveness of the institution's Bank Secrecy Act (BSA), Anti Money Laundering, Office of Foreign Asset Control monitoring and Financial Crimes Enforcement Network monitoring, according to established policies and procedures. Oversees audits performed within the BSA area. Responsible for reviewing and submitting Questionable Activity Reports (QARs) and Suspicious Activity Reports (SARs).
Investment Positions	133	Top Wealth Management Executive	Responsible for the profitability and growth of the organization's wealth management activities, which provide financial planning, investment portfolio management, retail brokerage lines of business as well as banking services to high-net-worth clients. Position may also oversee private banking function.
Investment Positions	134	Personal Investment Sales Officer (non-commissioned)	Primarily focused in the sales and distribution of personal investment products and maintaining client relationships. Please note: Do not match incumbents that are on a commission plan to this position.
Investment Positions	267	Personal Investment Sales Officer (commissioned)	Primarily focused in the sales and distribution of personal investment products and maintaining client relationships. Please note: Only incumbents that are on a commission plan should be matched to this position. Commissions should be reported under cash incentives in the data worksheet.
Investment Positions	135	Private Banking Officer	Administers personalized full-service banking to individuals of high net worth. Services include offering deposit-related services, extending credit, providing both financial and banking recommendations, and continuous acknowledgement of customer awareness of company services. The coordination of the entire credit approval process is provided, on an individual basis, including the approval of loans within the authorized limits. Personal investment instruments are bought and sold on the customer's behalf.
Investment Positions	273	Financial Planner	Responsible for developing strategic plans for individual client portfolios. Provides estate and personal financial planning technical support to Trust/WAM officers. Typically requires CFP designation.
Investment Positions	274	Portfolio Manager	Responsible for investment mix and policy as well as asset allocation balance for investment management accounts and/or fiduciary (irrevocable and revocable trust) accounts. Develops investment strategies based on customer objectives. Ensures execution of investment strategies to maximize returns commensurate with acceptable level of risk.



## Position Descriptions

Finance Positions	136	Top Bank Investment Executive	Has overall responsibility of the institution's investment portfolio. Continuously analyzes investment portfolio, maintaining up to date information on the institution's holdings, and recommends additional purchases, sales, or exchanges.
Finance Positions	137	Bank Investment Portfolio Manager	Responsibilities include the identification and analysis of the returns and associated risks from the various components of the potential investments and the bank's investment portfolio. Primary function includes the management of the institution's investment portfolio while ensuring that the maximum rate of return associated with the investment portfolio is consistent with a reasonable level of risk.
Finance Positions	275	Treasurer	Manages the treasury and banking activities of the organization. Responsible for care and custody of organization's cash and other financial assets and for banking operations and relationships. Determines amount and sources of funds required to meet outstanding and planned commitments.
Finance Positions	298	Treasury Operations Manager	Manages the activities of the treasury operations department. Conducts treasury operations involving cash funds, foreign exchanges, and debt and capital management. Lends technical support and analytical expertise to treasury related activities. Decisions are often made in accordance with existing policies and business plan. May receive guidance from Senior Management.
Finance Positions	286	Tax Manager	Has responsibility for the institution's tax accounting and planning function. Directs the preparation and use of all tax records and information as required for proper completion of municipal, state, and federal tax returns. Ensures the maintenance of proper records of all transactions of income, principal, and related information to establish proper tax classification. Recommends and oversees the implementation of adaptations and revisions to the existing tax accounting system. Oversees the research and analysis of proposed and existing business transactions to determine the effect upon taxes.
Finance Positions	139	Finance Manager	Manages and performs the financial reporting and analysis functions. Manages the asset/liability modeling and generates various analyses. Prepares management and regulatory reports. May coordinate and implement the budgeting process. Reports to the CFO.
Finance Positions	299	Sr. Financial Analyst	Works on complex financial models and systems. Provides a variety of financial data. Maintains and updates corporate financial models and plans. Analyzes and projects all aspects of the institution's financial performance and prepares complex financial studies. May provide assistance and training to lower level Financial Analysts.

## Position Descriptions

Finance Positions	140	Financial Analyst	Provides a variety of financial data. Maintains and updates corporate financial models and plans. Analyzes and projects all aspects of the institution's financial performance and prepares special financial studies.
Finance Positions	141	Controller	Manages the accounting activities. Recommends accounting policies and procedures to ensure effective financial controls. Oversees the preparation of financial reports and the budgeting process. Accounting staff report directly or indirectly to this position.
Finance Positions	303	Assistant Controller	Assists with managing the daily operations of the accounting functions. Assists with establishing and implementing financial controls. Prepares financial statements and may assist with asset liability modeling. Develops a variety of financial reports and assists with the coordination of audits and regulatory exams. Manages accounting staff. Typically reports to the controller or CFO.
Finance Positions	142	Accounting Manager	Manages accounting staff. Participates in developing and implementing accounting policies and procedures. May perform cash and liquidity management functions. Performs accounting activities and analyses.
Finance Positions	143	Accounting Supervisor	In addition to reconciliation activities, supervises accounting operations, provides technical assistance, resolves problems, and prepares reports.
Finance Positions	144	Staff Accountant	Maintains one or a combination of general accounting systems. Prepares regulatory and internal financial management reports. Prepares month-end closing entries, accruals, etc.
Finance Positions	145	Accounting/ Bookkeeping Clerk II	In addition to performing routine reconciliations, may reconcile more complex accounts, track securities transactions or process accounts payable. May prepare account analyses and various reports. May assist Clerk I in completion of tasks. May perform wire transfers.
Finance Positions	146	Accounting/ Bookkeeping Clerk I	Reconciles institution statements and/or the General Ledger. Performs related clerical and data entry tasks.
Finance Positions	147	Bookkeeping Generalist	<u>For smaller institutions/departments where employees "wear many hats":</u> Performs a wide range of duties from clerical and reconciliation functions to more technical bookkeeping and accounting functions. May perform a variety of back-office operational activities, including wire transfers.
Audit Positions	149	Sr. Auditor	Oversees a group of auditors involved in various complex auditing projects. Familiar with a variety of the field's concepts, practices, and procedures. Typically reports to top management.

## Position Descriptions

Audit Positions	150	Staff Auditor	Performs independent internal auditing assignments. Reviews and/or prepares detailed reports of audit findings and presents any irregularities or exceptions. May review and analyze the effectiveness of the audit program, recommending changes and improvements as appropriate.
Audit Positions	151	Audit Assistant	May perform routine audits with guidance. Assists in the preparation of reports of audit findings, presenting any irregularities or exceptions. Provides clerical support to the audit function.
Business Banking Positions	152	Top Business Banking Officer	As a middle management position responsibilities include providing customer service and support on designated accounts, opening new accounts, while responding to client requests. This position accommodates a complete range of banking services for small businesses.
Business Banking Positions	153	Business Banking Business Development Officer	Primary responsibilities include sourcing and development of prospect and potential clients and securing <u>business banking service and product sales</u> . Focused on the development of sales and maintaining and expanding the referral sources. Please note: Do not match incumbents that are on a commission plan to this position.
Business Banking Positions	154	Business Banking Officer	As a lower entry level position responsibilities include providing customer service and support on designated accounts, opening new accounts, while responding to client requests. This position accommodates a complete range of banking services for small businesses.
Business Banking Positions	543	Community Relations Officer	Develops and manages the bank's Corporate Giving Program (charitable donations); establishes and controls its annual budget. Develops and manages the Community Relations program including the coordination of the bank's involvement in community and nonprofit organizations. Typically a single incumbent.
Business Banking Positions	569	SBA Loan Manager	Under general direction, manages the Small Business Administration (SBA) department and loan process. Identifies SBA loan opportunities and oversees loan processing according to SBA underwriting guidelines. Calls on brokers, professionals, Certified Development Companies and other government agencies to develop new relationships with prospective clients, to service existing business and to promote additional bank services. Makes recommendations for proposed credit extensions and monitors the department's loan portfolio. May manage a team of SBA Loan Officers, SBA Portfolio Managers and/or Credit Analysts responsible for generating SBA loans. Typically a single incumbent.

## Position Descriptions

Business Banking Positions	570	SBA Loan Officer	Makes and services all types of Small Business Administration loans. Calls on potential or existing customers to develop new business. Provides financial counsel to current and prospective customers. Responsible for screening, processing, reviewing and analyzing loan requests. May interface directly with an office of the Small Business Administration.
Business Banking Positions	572	SBA Loan Processor II/Closer	Under general supervision, prepares more complex loan packages and loan documentation for SBA 504 and SBA 7(a) loans. Servicing of existing SBA portfolio and assists SBA Manager in various tasks. Assist in the marketing of the program.
Business Banking Positions	571	SBA Loan Processor I/Closer	Under general supervision, prepares loan packages and loan documentation for SBA 504 and SBA 7(a) loans. Servicing of existing SBA portfolio and assists SBA Manager in various tasks.
Business Banking Positions	573	SBA Credit Analyst	Under general supervision, analyzes credit information to determine risk involved in lending money to SBA new and existing customers. Handles servicing on secured and unsecured loans within parameters established by the SBA loan policy. Performs and documents risk assessment on loan requests. Evaluates and verifies collateral on all secured loans and prepares reports of findings.
Business Banking Positions	574	SBA Underwriter	Under general supervision, gathers financial/borrower information, analyzes/underwrites loan request, recommends credit action, and prepares credit memorandum for Small Business Administration (SBA) loan requests, including 504, 7A, 7A Express, and other types of SBA loan requests. Drafts loan reports and may also make presentations to loan committee. May interface directly with their bank's local office of the Small Business Administration. Generally has two years or more credit analysis experience in an SBA Department.
Trust Positions	155	Top Trust Executive	Responsible for the management of all trust activities. Establishes goals and oversees development and implementation of investment policies and strategies and business development activities. All trust department positions report either directly or indirectly to this position. This position reports to the CEO.
Trust Positions	156	Sr. Trust Officer	Accountable for the administration of the largest trust accounts. Responsible for providing considerable customer service and may participate in the business development activities. Has 8 to 10 years' experience.

## Position Descriptions

Trust Positions	157	Trust Officer	Responsible for administering trust accounts. Provides extensive customer service, e.g., performing trust services, resolving account problems, etc. Administers smaller trust accounts. Has 3 to 5 years' experience. May participate in business development activities.
Trust Positions	158	Trust Operations Manager	Manages the operations activities of a trust department including maintenance of records, tax information and trust reconcilements. Serves as primary liaison with investment managers and custodians and monitors/performs quality control of systems network. Oversees compliance issues.
Trust Positions	159	Trust New Business Officer	Oversees the direction of all activities involved with the development of new trusts business and the promotion of trust services. Works personally in the development of new trust business for large accounts that are strategic high priority accounts. Establishes and implements programs designed to generate new trust business and promote trust services. Initiates contacts in the development and closing of new trust businesses of any type, especially those that are large, complex, or significant accounts.
Trust Positions	160	Trust Administrator	Organizes, prioritizes and maintains trust administrative functions. May be assigned client accounts and maintain direct client relationships. This is a professional level position requiring basic understanding of fiduciary and personal tax issues as well as general understanding of investment principles.
Trust Positions	161	Trust Department Assistant	Performs a variety of clerical duties in support of the trust functions including setting up new accounts, balancing daily transactions and handling bill paying transactions. Responds to customer requests. May also process trust security trades.
Operations Positions	162	Sr. Operations Officer/Manager	All operations departments report to this position. Responsible for managing operations-related activities. Develops and oversees implementation of operations policies, new services and strategies.

## Position Descriptions

Operations Positions	375	Operations/Services Manager - Centralized	Manages the overall centralized operations and technical systems to support branches and departments. Direct reports are generally Operations Officers/Supervisors and exempt level employees from various centralized departments/functions. Plans, directs, supervises and evaluates workflow to meet bank strategic objectives, service, accuracy and processing deadlines. Centralized departments may include proof, image processing, call center, IRA administration, escheatment, non-post items, outgoing wires, ACH support, transit adjustment, research, branch settlement, correspondent bank reconciliation, signature card maintenance, collections, deposit ratings, compliance (Reg E, Reg D and Currency Transaction Reports), attachments, levies, subpoenas, certifications, etc. This is the most senior central operations manager. Typically a single incumbent.
Operations Positions	163	Group Operations Manager	Responsible for managing operations-related activities for more than one operations department. Develops and oversees implementation of operations policies, new services and strategies. May include data processing, administrative services, proof and transit, transactions and deposit operations, facilities maintenance, etc.
Operations Positions	164	Operations Officer	Manages the daily activities of an operations department or function, such as checking, proof and transit, etc.
Operations Positions	174	Operations Supervisor	Supervises daily operations, provides technical assistance and schedules staff. Follows up to resolve problems.
Operations Positions	325	Utility Representative	With limited supervision provides coverage and relief in a variety of operational areas, as needed. Demonstrates skills and knowledge necessary to provide basic and routine new account services. Job may involve some advanced or lead responsibilities including approving transactions within delegated authority. Generally is a senior employee with more than three years of overall operations experience. May also have title of Operations Specialist.
Operations Positions	260	Sr. Operations Clerk	Performs additional, more complex administrative and operational duties in support of the operations functions. Responds to customer inquiries and conducts research on accounts. Develops and prepare records and reports relating to a particular project. May supervise Operations Clerks in absence of Operations Supervisor.
Operations Positions	175	Operations Clerk	Performs a variety of clerical duties in support of the operations functions. Conducts research on customer accounts. May also handle overdrafts, stop payments and adjustments. Follows up on rejected items or performs operations-related account reconciliations.

## Position Descriptions

Operations Positions	165	Security Officer	Oversees the implementation and management of the institution's security plan, policies, procedures and equipment. Maintains security manual and trains institution staff. Serves as liaison with law enforcement and outside security. (See Data Security Officer #250 for technology security.)
Operations Positions	300	Fraud Specialist	Ensures compliance with bank security programs. Responsible for investigation of fraudulent, illegal or improper activities by customers and/or employees. Conducts research necessary to prevent and identify fraud situations.
Operations Positions	576	Cash Management Officer	Under general supervision, this position has responsibility for the sales, customer service, product management, and product development of new cash management business, as well as responsibility for maintaining product profitability. This role will also include responsibility for the expansion of existing business relationships.
Operations Positions	166	Cash Management Officer/Manager	Manages sales, delivery and servicing of cash management products and services. Performs business development calls and supervises the department.
Operations Positions	167	Cash Management Representative	Coordinates the activities related to customer cash management purchases, including but not limited to, cash management programs and deposit accounts. May sell cash management products.
Operations Positions	168	Retirement Plans Manager	Plans, organizes and manages the retirement plans area. Serves as liaison regarding IRA and pension issues. Maintains proficiency in regulatory compliance and industry developments; apprises staff of same. Counsels customers on retirement plan issues and programs. Responds to the more complex or exceptional retirement plan issues.
Operations Positions	403	IRA Specialist	Responsible for the delivery and compliance of IRA products and services in a centralized environment. Confirms the accuracy of IRA documentation and account transactions. Develops, produces and maintains IRA documents and reports that meet all compliance and regulatory requirements. Provides technical support and operational procedures to branches. Generally has three or more years of experience.
Operations Positions	169	Retirement Plans Coordinator/Clerk	Prepares retirement-related transactions, reports and statements. Processes renewal notices and funds distributions. Responds to customer and branch inquiries regarding retirement plans. Keeps abreast of developments within the retirement services field.
Operations Positions	170	Electronic Banking Officer	Responsible for the development and operation of electronic banking activities, including ATMs and electronic funds transfer activities. Researches, develops and implements electronic banking products.

## Position Descriptions

Operations Positions	171	Electronic Banking Specialist	Originates, processes and services the ATM, DEBIT and PC banking portfolio including account origination, maintenance, servicing and reconciliation. Manages customer inquiries, problems and complaints.
Operations Positions	172	ATM Supervisor	Supervises all activities for the institutions network of ATMs. Coordinates work flow of support staff.
Operations Positions	173	ATM Coordinator/Clerk	Provides operations support for the ATM network. May process applications and issue ATM cards. May balance ATM machines and reconcile ATM reports. Troubleshoots ATM problems.
Operations Positions	437	Image Processor	Under close supervision, performs two or more Item Processing functions that may include receiving and preparing proof of deposit and inclearing items. Utilizes an image reader/sorter to capture images; ensures that all transactions are in balance and performs related processing duties in accordance with established bank policies and procedures within defined timelines. Prepares outgoing transit cash letters, creates daily image files for statement cycles and optical backup purposes. Responds to image research requests.
Operations Positions	176	Proof Operator	Operates proof machine. Encodes and balances various teller and customer transactions. Prepares machine for daily operation by performing routine operations. May research discrepancies and prepare incoming and outgoing cash letters.
Operations Positions	177	Wire Transfer Clerk	Receives, verifies, processes, and distributes incoming transfers and maintains records of transactions. Responsible for transfer and preparation of incoming, outgoing, and internal funds transfers.
Operations Positions	178	Mail Clerk/Courier	Processes incoming, outgoing and internal mail, as well as special mail services. May provide courier service.
Operations Positions	385	Courier	Transports non-cash deposits, documents and materials between branches and processing sites or from customers to branches.
Retail Positions	179	Top Retail Banking Officer/Manager	Responsible for management of banking office network and all related retail activity. Develops and oversees implementation of retail policies, products and strategies. May include customer service, branch administration, retail loan origination, etc. Retail banking departments report to this position.
Retail Positions	180	Sr. Branch Administrator	Plans and directs operations for multiple banking offices. Recommends policies, procedures and objectives for the banking offices. Ensures branch policies are in regulatory compliance and conform to overall institution policies. Branch managers typically report to this position.



## Position Descriptions

Retail Positions	181	Regional Branch Manager	Oversees the management of branches within designated region. May provide management within own branch location. Sets goals and monitors performance of assigned branches. Makes policy and procedure recommendations to ensure effective operations.
Retail Positions	530	Universal Banker I	Universal Banker is cross functional and will undertake most, or all, of the following activities. Receives checks, cash, and payments for deposits to savings and checking accounts. Cashes checks and pays money from savings and checking accounts. Balances and processes ATM, vault, and night drop transactions. Assists customers with Safe Deposit box access and closure. Balances cash drawer within bank guidelines. Establishes relationships with customers by promoting customer care, answering customer queries, and researching customer accounts. Normally requires 6 months of retail or customer service experience.
Retail Positions	531	Universal Banker II	Responsible for all Universal Banker Level 1 job duties with most, or all, of the following additional functions. Processes deposits, withdrawals, payments, check cashing, and verifying customer balances. Has the ability to research and analyze data in order to resolve standard customer problems. Ability to answer customer questions with accounts, ATM cards/transactions, balancing, fees, and account adjustments. Meets assigned product sales goals and recognizes appropriate products or services for customer. Assists in training and development of Universal Banker 1. Normally requires 1 to 3 years of retail or customer service experience.
Retail Positions	532	Universal Banker III	Responsible for all Universal Banker Level 1 and 2 job duties with most, or all, of the following additional functions. Balances branch, vault, and teller cash. Performs maintenance on existing accounts to ensure accurate reporting. Completes branch certifications and legal processes. Assists customers with opening new accounts. Sells, packages, and communicates terms and regulations of consumer loan products and merchant services. Trains and provides technical guidance to staff. May be required to become a commissioned notary public. Normally requires 3 to 5 years of experience or early mastery of Universal Banker Level 2 skills.

## Position Descriptions

Retail Positions	533	Universal Banker IV	Responsible for all Universal Banker Levels 1 thru 3 job duties with most, or all, of the following additional functions. Masters all operational, sales, and services aspects of retail branch banking. Assists in overseeing daily sales and operations of the branch. Has advanced business account acumen and ability to sell/discuss cash management checking with businesses. Ability to override and void transactions within employee limits. Initiates outgoing and incoming wires. Serves on inside and/or outside bank committees and projects. Assists in training and development of lower Universal Banker positions. May also be required to complete Medallion signatures and signature guarantees for customers. Normally requires 5 years of experience or early mastery of Universal Banker Level 3 skills.
Retail Positions	182	Retail Sales Manager	Directs activities to attract new retail business. Develops and implements programs for retail business development and sales promotion. Organizes and directs call program. Provides training and guidance to retail staff. Supervises retail sales activities. May call on important prospects. Represents the company in various civic and community functions to further enhance its image and develop additional business.
Retail Positions	183	Branch Manager III a	Manages a branch with deposits of \$75 million or more and <u>has</u> business development and/or lending responsibilities.
Retail Positions	184	Branch Manager III b	Manages a branch with deposits of \$75 million or more and <u>does not have</u> business development or lending responsibilities.
Retail Positions	185	Branch Manager II a	Manages a branch with deposits between \$25 million and \$75 million and <u>has</u> business development and/or lending responsibilities.
Retail Positions	186	Branch Manager II b	Manages a branch with deposits between \$25 million and \$75 million and <u>does not have</u> business development or lending responsibilities.
Retail Positions	187	Branch Manager I a	Manages a branch with deposits of less than \$25 million or more and <u>has</u> business development and/or lending responsibilities.
Retail Positions	188	Branch Manager I b	Manages a branch with deposits of less than \$25 million and <u>does not have</u> business development or lending responsibilities.
Retail Positions	700	Branch Manager a Roll-Up	This is a Roll-Up of the three Branch Manager a positions 183/185/187 (Branch Managers with business development and/or lending responsibilities irrespective of branch deposits)
Retail Positions	701	Branch Manager b Roll-Up	This is a Roll-Up of the three Branch Manager b positions 184/186/188 (Branch Managers without business development and/or lending responsibilities and irrespective of branch deposits)

## Position Descriptions

Retail Positions	189	High School Branch Manager	Manages branches located in school settings. Trains tellers and supervises operations of the branch.
Retail Positions	190	Assistant Branch Manager	Provides supervision over the day-to-day operations of the branch office. Assumes responsibility for branch office during temporary absences of Branch Manager.
Retail Positions	349	Senior Vault Teller	Under minimal supervision, verify, balance and control cash in a centralized vault environment, handling, shipping and receiving currency for customers and Bank offices. Process basic to moderately complex deposits, payments or transfers, accurately and according to established policies and procedures. Train new employees and purchase cash when necessary. Assist with the smooth operations of the vault by working with employees and customers. Support Bank and department goals and maintain superior customer service levels.
Retail Positions	350	Vault Teller	In addition to providing customer service by receiving, paying and keeping accurate records of all moneys involved in such transactions, controls vault cash and maintains proper level of reserve within prescribed branch limits. Checks tellers' cash in and out of the vault; during the course of the business day, buys and sells currency from tellers and balances vault and tellers' cash. Handles incoming and outgoing cash shipments. Records and balances incoming deposits from large commercial customers and processes night drop bags. May operate various machines, including coin counting, coin rolling and currency counting. May have a similar job in a central vault environment.
Retail Positions	191	Head Teller	Provides guidance to tellers in complex transactions, balancing, etc. Schedules teller activities. May train new tellers and assist in resolution of teller problems.
Retail Positions	192	Senior Teller	Performs additional, special functions, e.g., may train or assist new tellers, may have vault responsibilities, may perform more complex transactions, etc. May back up but is not designated Head Teller.
Retail Positions	193	Teller – Standard	Performs standard teller functions such as checking and savings transactions, cash receipts and payment services.
Retail Positions	194	Teller/Customer Service Representative	In addition to standard teller responsibilities, serves as customer service representative. Duties may also include loan origination.

## Position Descriptions

Retail Positions	371	Senior Teller/Premium Pay (no benefits)	Must be paid a premium rate and does not receive benefits. Provides customer service by receiving, paying and keeping accurate records of all money involved in such transactions. Assists customers with complex transactions such as new accounts, collections and/or exchanges. Works on a part-time, hourly basis to fulfill the bank's peak-time staffing needs. May work on-call. Generally has more than two years of experience.
Retail Positions	372	Teller/Premium Pay (no benefits)	Must be paid a premium rate and does not receive benefits. Provides customer service by receiving, paying and keeping accurate records of all money involved in such transactions. Assists customers with basic to moderately complex transactions. Works on a part-time, hourly basis to fulfill the bank's peak-time staffing needs. May work on-call. Generally is new or has up to two years of experience.
Retail Positions	345	Customer Services Representative/ Branch	Assists branch customers with bookkeeping issues related to account balances, monthly statements, check holds, returned items, overdrafts, service charges, stop payments, safe deposit, etc. Researches account problems and acts as primary customer contact for non-cash transactions.
Retail Positions	196	Customer Service Representative II	In addition to CSR I responsibilities, duties may also include loan origination, supervisory authority, SBLI or other specialized training/certification. May assist less experienced CSRs in resolving customer problems.
Retail Positions	197	Customer Service Representative I	Opens new accounts, services customers, provides information and cross sells.
Retail Positions	195	Personal Banker	Provides a full range of banking services to individual customers. Meets with customers to discuss personal financial needs and provides recommendations. Provides customer service on assigned accounts; opens new accounts, answers questions concerning accounts, loans, statements, etc. Processes all new account transactions; assists customers with selection of various accounts and financial services. Cross sells, performs branch clerical duties, and promotes business.
Retail Positions	287	Top eCommerce	Responsible for the development, implementation, and product management of electronic offerings, including but not limited to: ATM, Debit Cards, Web Banking Products, Mobile Banking, and Security. Ensures that the suite of products is marketable and competitive. Responsible for improving cost effectiveness of eCommerce product lines. Partners with key cross-functional teams (e.g. Retail, Marketing or Operations) to ensure all relevant organizational goals and strategies are factored into eCommerce products.

## Position Descriptions

Retail Positions	595	Retail Manager/Customer Service Manager III	Plans and directs the Retail/Consumer Business Development and Sales efforts of a larger and/or more complex branch office and ensures relationships are strengthened by providing quality customer and operational service. Ensures the maximum profitability and productivity of branch and achievement of business plans and objectives. Focuses on the development of both deposits and consumer loans. May also be responsible for operations-oriented functions in the branch. This is a single-incumbent job per branch and is designed for managers who participate in lending, deposit growth and operations activities. May be number two person in the branch.
Retail Positions	500	Retail Manager/Customer Service Manager II	Plans and directs the Retail/Consumer Business Development and Sales efforts of a medium-sized and/or moderately complex branch office and ensures relationships are strengthened by providing quality customer and operational service. Ensures the maximum profitability and productivity of branch and achievement of business plans and objectives. Focuses on the development of both deposits and consumer loans. May also be responsible for operations-oriented functions in the branch. This is a single-incumbent job per branch and is designed for managers who participate in lending, deposit growth and operations activities. May be number two person in the branch.
Retail Positions	505	Retail Manager/Customer Service Manager I	Plans and directs the Retail/Consumer Business Development and Sales efforts of a smaller and/or least complex branch office and ensures relationships are strengthened by providing quality customer and operational service. Ensures the maximum profitability and productivity of branch and achievement of business plans and objectives. Focuses on the development of both deposits and consumer loans. May also be responsible for operations-oriented functions in the branch. This is a single-incumbent job per branch and is designed for managers who participate in lending, deposit growth and operations activities. May be number two person in the branch.
Retail Positions	710	Retail/Customer Service Manager Roll-Up	This is a Roll-Up of the three Retail Manager/Customer Service Manager positions 500/505/595) (Retail Managers/Customer Service Managers irrespective of branch size/complexity).
Retail Positions	310	Operations Officer/Supervisor III	Manages and staffs the operations area of a larger and/or more complex full-service branch office. Responsible for branch operations, customer service, new accounts, problem resolution and information, and account servicing. May manage branch security and participate in sales/business development activities. May supervise ten or more employees.

## Position Descriptions

Retail Positions	315	Operations Officer/Supervisor II	Manages and staffs the operations area of a smaller and/or less complex full-service branch office. Responsible for branch operations, customer service, new accounts, problem resolution and information, and account servicing. May manage branch security and participate in sales/business development activities. May supervise five to ten employees.
Retail Positions	317	Operations Officer/Supervisor I	Manages the staff and operations area of a smaller and/or less complex full-service branch office. Responsible for branch operations, customer service, new accounts, problem resolution and information, and account servicing. May manage branch security and participate in sales/business development activities. May supervise fewer than five employees.
Retail Positions	320	Assistant Operations Officer/Supervisor	Acts as an entry-level supervisor; generally a senior employee who may be either a senior utility or head teller. Coordinates teller lines or other functional areas, relieves/assists supervisor with daily work flow and provides input for performance appraisals. Approves transactions within delegated authority. Generally is a lead person with more than five years of experience.
Retail Positions	198	Call Center Manager	Manages the activities of the centralized department providing all levels of customer services via telephone. May open new accounts, resolve problems and cross-sell. Sets goals and monitors performance. Makes policy and procedure recommendations.
Retail Positions	394	Call Center Specialist	Under limited supervision, responsible for monitoring and support of the daily activity of bank's customer resources activities and personnel. Monitors incoming telephone calls received by representatives from customers or potential customers and responds to inquiries and customer service, which includes promoting bank's products and services. This position is familiar and knowledgeable about bank's products and services as well as bank's concepts, practices, and procedures.
Retail Positions	199	Call Center CSR	Performs standard customer service duties via telephone, responds to inquiries, opens accounts, provides information and cross sells.
Retail Positions	200	Supermarket Banking Manager	Manages a full-service branch in a nontraditional setting. Performs customer service activities. Actively sells the institution's products and has significant lending and business development authority and expectations.
Retail Positions	201	Supermarket Banking Sales Representative	Serves as the institution's representative in a nontraditional setting. Performs teller and customer service activities. Actively sells the institution's products to prospective and current customers.
Retail Positions	202	Safe Deposit Attendant	Opens and closes safe deposit accounts, escorts customers, and maintains associated records. Performs related customer service and clerical duties.

## Position Descriptions

Lending Positions	203	Chief Loan Officer	Responsible for all lending activity of the institution. Develops and oversees implementation of loan policies, products and strategies. All lending departments report directly or indirectly to this position.
Lending Positions	204	Lending Sales Manager (Business Development/non-commissioned)	Directs activities to attract new loan business. Develops and implements programs for loan business development and sales promotion. Organizes and directs call program. Provides training and guidance to lending staff. Supervises lending related sales activities. <u>May</u> call on important prospects. Represents the company in various civic and community functions to further enhance its image and develop additional business.
Lending Positions	127	Business Development Officer	Carries out the institution's business development efforts to promote retail and business services. Develops new leads and referrals and makes calls on commercial account prospects and existing customers. Participates in community organizations and activities. Has no lending authority. This position is bank wide in focus.
Lending Positions	205	Top Residential Mortgage Lending Executive	Responsible for all mortgage origination and servicing functions with the respective officers and managers reporting to this position. Recommends policies and objectives and is accountable for the residential mortgage portfolio. May handle the largest client accounts and has the highest mortgage lending authority. May report to CEO, COO or CLO.
Lending Positions	206	Residential Mortgage Loan Officer II (non-commissioned)	Solicits new business and expands the business of current customers by selling the institution's mortgage financing capability. Develops relationships with attorneys, developers and real estate brokers to generate new mortgage business. Handles complex mortgages that involve significant sums of money and can approve loans that meet specific criteria.
Lending Positions	207	Residential Mortgage Loan Officer I (non-commissioned)	Solicits new business and expands the business of current customers by selling the institution's mortgage financing capability. Develops relationships with attorneys, developers and real estate brokers to generate new mortgage business. Handles less complex mortgages that involve smaller loan amounts and has limited lending authority.
Lending Positions	277	Mortgage Loan Officer (commissioned)	Solicits new business and expands the business of current customers by selling the institution's mortgage financing capability. Develops relationships with attorneys, developers and real estate brokers to generate new mortgage business. Handles complex mortgages that involve significant sums of money and can approve loans that meet specific criteria.

## Position Descriptions

Lending Positions	208	Mortgage Loan Originator (in-house/non-commissioned)	Takes mortgage applications, primarily within an institution office. Initiates processing and may do preliminary underwriting. Works with customer to prepare a complete mortgage application and to assure a timely closing.
Lending Positions	209	Mortgage Operations Manager	Oversees and manages some or all of the mortgage underwriting, processing and closing functions. Develops policies and procedures to ensure area effectiveness. May have lending authority.
Lending Positions	212	Mortgage Underwriter/Processor	Performs some combination of underwriter and processor responsibilities as outlined in positions of Mortgage Underwriter and Mortgage Loan Processor.
Lending Positions	213	Mortgage Loan Processor	Identifies and orders documentation required to process mortgage loans. Tracks and ensures receipt of required documents. Prepares various activity and status reports. May prepare closing documents and arrange closing.
Lending Positions	214	Mortgage Closing Coordinator	Performs quality control function to ensure completeness and accuracy of file and satisfaction of conditions. Serves as liaison with attorney relative to closing. Follows up on receipt of documentation. Makes closing arrangements.
Lending Positions	304	Sr. Underwriter (residential lending)	This role is solely responsible for residential underwriting activity. Underwrites the most complex loans. Independently interprets underwriting guidelines and keeps necessary parties informed relative to changes and updates. Responds to inquiries to provide guidance and clarification. May train or assist more junior mortgage underwriters.
Lending Positions	305	Sr. Underwriter (commercial/industrial lending)	This role is solely responsible for commercial/industrial underwriting activity. Underwrites the most complex loans. Independently interprets underwriting guidelines and keeps necessary parties informed relative to changes and updates. Responds to inquiries to provide guidance and clarification. May train or assist more junior mortgage/loan underwriters.
Lending Positions	306	Sr. Underwriter (commercial real estate lending)	This role is solely responsible for commercial real estate underwriting activity. Underwrites the most complex loans. Independently interprets underwriting guidelines and keeps necessary parties informed relative to changes and updates. Responds to inquiries to provide guidance and clarification. May train or assist more junior mortgage underwriters.
Lending Positions	210	Sr. Underwriter Default	This job family should be used only if the role has responsibility for a combination of residential, commercial/industrial, and commercial real estate underwriting activity or cannot be specifically reported under one of these categories.
Lending Positions	720	Sr. Underwriter Roll-Up	This is a Roll-Up of the four Sr. Underwriter positions 304/305/306/210 (Sr. Underwriters irrespective of residential/commercial/industrial focus).



## Position Descriptions

Lending Positions	307	Underwriter (residential lending)	This role is solely responsible for residential underwriting activity. Reviews and evaluates application information. Makes approval/denial recommendations or decisions. May interpret underwriting guidelines and keep necessary parties informed relative to changes and updates. Responds to inquiries to provide guidance and clarification.
Lending Positions	308	Underwriter (commercial/ industrial lending)	This role is solely responsible for commercial/industrial underwriting activity. Reviews and evaluates application information. Makes approval/denial recommendations or decisions. May interpret underwriting guidelines and keep necessary parties informed relative to changes and updates. Responds to inquiries to provide guidance and clarification.
Lending Positions	309	Underwriter (commercial real estate lending)	This role is solely responsible for commercial real estate underwriting activity. Reviews and evaluates application information. Makes approval/denial recommendations or decisions. May interpret underwriting guidelines and keep necessary parties informed relative to changes and updates. Responds to inquiries to provide guidance and clarification.
Lending Positions	211	Underwriter Default	This job family should be used only if the role has responsibility for a combination of residential, commercial/industrial, and commercial real estate underwriting activity or cannot be specifically reported under one of these categories.
Lending Positions	721	Underwriter Roll-Up	This is a Roll-Up of the four Underwriter positions 307/308/309/211 (Underwriters irrespective of residential/commercial/industrial focus).
Lending Positions	219	Top Consumer Lending Executive	Responsible for all installment lending origination and servicing, including personal, automobile, home improvement and student loans, etc. Recommends policies and objectives and is accountable for the consumer loan portfolio. Consumer loan officers and support personnel report to this position.
Lending Positions	220	Sr. Consumer Loan Officer	Originates and underwrites larger consumer loans. May include personal, auto, home improvement, student, etc. 5 years or more experience.
Lending Positions	221	Consumer Loan Officer	Originates and underwrites all types of consumer loans, including personal, auto, home improvement, student, etc. Less than 5 years' experience.
Lending Positions	222	Consumer Loan Administrator/ Processor	Receives and tracks applications and related documentation. Prepares application folder for underwriting. Communicates loan status and related procedures to applicant. Calculates closing figures and prepares closing documents. Ensures completeness and accuracy of file. Prepares various activity and status reports.

## Position Descriptions

Lending Positions	223	Top Commercial Lending Executive	Responsible for all commercial lending and related activities with the respective officers and managers reporting to this position. Recommends policies and objectives and is accountable for the commercial loan portfolio. May include responsibility for commercial real estate lending.
Lending Positions	224	Group/Region Commercial Team Leader	Coordinates and supervises the lending activities of a team of (2 to 4) commercial loan officers, including the business development activities. Approves extended credit lending limits for loan officers. Provides guidance on and ensures compliance with commercial lending practices and procedures. 8+ years' experience.
Lending Positions	288	Sr. Commercial Loan Officer (commercial/ industrial)	Has more than 10 years' experience. This role is solely responsible for commercial/industrial loan activity. Develops overall commercial lending objectives and policies, and may provide guidance to other commercial lending officers. Reviews and/or makes larger, more complex loans.
Lending Positions	289	Sr. Commercial Loan Officer (commercial real estate)	Has more than 10 years' experience. This role is solely responsible for commercial real estate loan activity (commercial real estate includes malls, office parks, restaurants, gas stations, convenience stores, etc.). Develops overall commercial lending objectives and policies, and may provide guidance to other commercial lending officers. Reviews and/or makes larger, more complex loans.
Lending Positions	225	Sr. Commercial Loan Officer Default	Has more than 10 years' experience. This job family should be used only if the role has responsibility for both commercial/industrial and commercial real estate loan activity or cannot be specifically reported under one of these categories. Develops overall commercial lending objectives and policies, and may provide guidance to other commercial lending officers. Reviews and/or makes larger, more complex loans.
Lending Positions	730	Sr. Commercial Loan Officer Roll-Up	This is a Roll-Up of the three Sr. Commercial Loan Officer positions 288/289/225 (Sr. Commercial Loan Officers irrespective of commercial/industrial focus).
Lending Positions	290	Commercial Loan Officer (commercial/ industrial)	Has 5 to 10 years' experience. This role is solely responsible for commercial/industrial loan activity. Has significant lending authority and handles more complex loans than Jr. Commercial Loan Officer. Actively pursues business development, account maintenance and loan workout activities.

## Position Descriptions

Lending Positions	291	Commercial Loan Officer (commercial real estate)	Has 5 to 10 years' experience. This role is solely responsible for commercial real estate loan activity (commercial real estate includes malls, office parks, restaurants, gas stations, convenience stores, etc.). Has significant lending authority and handles more complex loans than Jr. Commercial Loan Officer. Actively pursues business development, account maintenance and loan workout activities.
Lending Positions	226	Commercial Loan Officer Default	Has 5 to 10 years' experience. This job family should be used only if the role has responsibility for both commercial/industrial and commercial real estate loan activity or cannot be specifically reported under one of these categories. Has significant lending authority and handles more complex loans than Jr. Commercial Loan Officer. Actively pursues business development, account maintenance and loan workout activities.
Lending Positions	731	Commercial Loan Officer Roll-Up	This is a Roll-Up of the three Commercial Loan Officer positions 290/291/226 (Commercial Loan Officers irrespective of commercial/industrial focus).
Lending Positions	292	Jr. Commercial Loan Officer (commercial/ industrial)	Less than 5 years' experience. This role is solely responsible for commercial/industrial real estate loan activity. Has more limited lending authority and handles more straightforward loans. Pursues business development, account maintenance and loan workout activities.
Lending Positions	293	Jr. Commercial Loan Officer (commercial real estate)	Less than 5 years' experience. This role is solely responsible for commercial real estate loan activity (commercial real estate includes malls, office parks, restaurants, gas stations, convenience stores, etc.). Has more limited lending authority and handles more straightforward loans. Pursues business development, account maintenance and loan workout activities.
Lending Positions	227	Jr. Commercial Loan Officer Default	Less than 5 years' experience. This job family should be used only if the role has responsibility for both commercial/industrial and commercial real estate loan activity or cannot be specifically reported under one of these categories. Has more limited lending authority and handles more straightforward loans. Pursues business development, account maintenance and loan workout activities.
Lending Positions	732	Jr. Commercial Loan Officer Roll-Up	This is a Roll-Up of the three Jr. Commercial Loan Officer positions 292/293/227 (Jr. Loan Officers irrespective of commercial/industrial focus).
Lending Positions	301	Sr. Commercial Credit Analyst	Primarily investigates and analyzes complex <u>commercial</u> credit risks. Makes decisions regarding credit extensions and resolves complex credit problems independently. Provides recommendations regarding financing. Prepares credit related reports for presentation to loan officers or committees. May provide assistance and training to lower level Commercial Credit Analysts.

## Position Descriptions

Lending Positions	263	Commercial Credit Analyst	Primarily investigates and analyzes simple to moderately complex <u>commercial</u> credit risks. May make decisions regarding credit extensions and resolve credit problems based on accepted guidelines. Provides recommendations regarding financing. May prepare credit related reports for presentation to loan officers or committees.
Lending Positions	302	Commercial Loan Portfolio Manager	Performs financial analysis and underwriting on existing customer portfolios. May complete renewals and annual reviews on assigned relationships. Monitors credit quality and soundness of risk ratings, as well as condition of credit files on assigned portfolios. Monitors customer compliance with loan requirements. May participate in the preparation and review of term sheets, commitment letters and loan documentation. May interface with customers.
Lending Positions	229	Commercial/ Construction Loan Officer	Originates and underwrites residential, 1 to 4 family construction, commercial real estate loans and small business loans. May conduct or oversee the inspection of properties. Develops relationships with builders, realtors, and other professionals to promote the institution's lending services.
Lending Positions	230	Commercial Loan Administrator	Performs specialized servicing tasks such as billing, line of credit advances and payoffs. May analyze and summarize applicant financial statements; prepares credit-related reports for presentation to loan officers or committees.
Lending Positions	231	Commercial Loan Processor	Receives and tracks applications. Maintains documentation files and follows up to obtain additional information. Communicates loan status and related procedures to applicant. Prepares documentation for closings and calculates closing figures. May process loan advances and prepare associated accounting documentation. Prepares various activity and status reports.
Lending Positions	232	Commercial Loan Servicer	Performs specialized servicing tasks such as billing, line of credit advance or payoffs. Conducts research to resolve account problems in support of Commercial Loan Officers. Maintains records and prepares various reports.
Lending Positions	558	Senior Loan Processor	Performs a variety of regular and more complex duties related to the processing of commercial, real estate, interim construction and/or consumer loans with minimum supervision. Records new loans and maintains files, prepares documents and notices, answers customer inquiries and solves more complex customer problems; tasks are generally more involved and occasionally not clearly defined. May interview applicants for credit information, do service bureau/direct credit checks, ensure sufficient collateral and begin loan write-up process. May assist lending officers in activities such as disbursement of funds, loan extensions, interest calculations, billings and preparing spreadsheets. Generally has more than three years of experience.

## Position Descriptions

Lending Positions	555	Loan Processor	Performs a variety of duties related to the processing of commercial, real estate, interim construction and consumer loans. Records new loans and maintains files, prepares documents and notices, answers customer inquiries and solves routine customer problems. May obtain initial credit information, do service bureau/direct credit checks and ensure sufficient collateral. May assist lending officers in activities such as disbursement of funds, loan extensions, interest calculations, billings and preparing spreadsheets. Generally has less than three years of experience.
Lending Positions	560	Note/Loan Service Department Manager	Manages centralized note and/or loan services department to ensure smooth daily operations and maintenance of consistent centralized services work flow. Functions of department could include, but are not limited to, boarding and servicing of commercial, real estate and consumer loans, documentation review, insurance follow-up, centralized document preparation, payment processing, general ledger balancing, monthly certifications and collateral custody. Generally has eight or more years of experience.
Lending Positions	563	Loan Documentation Officer/Supervisor	Under general direction, directs and coordinates preparation of all routine to complex installment, commercial and real estate loan documents using requests and loan approvals from loan officers. Recognizes the appropriate documents for each type of loan and obtains any missing/incomplete documents. Ensures documentation adheres to bank policies and laws and regulations applicable to the extension of credit. May supervise documentation staff.
Lending Positions	565	Note/Documentation Specialist	Under general supervision, performs a variety of centralized services duties pertaining to the boarding and servicing of commercial, real estate and consumer loans including: documentation preparation and/or review, insurance follow-up, payment processing, paid loan processing, preparation of demands, disbursement of loan proceeds and addition of insurance, as needed. Job may also include responsibilities for incoming/outgoing collections, installment collections, acceptance of foreign currencies and sale of cashier's checks and traveler's checks. Generally has three or more years of experience.

## Position Descriptions

Lending Positions	567	Note/Loan Servicing Clerk	Under general supervision, processes clerical work necessary for all bank loans to accurately reflect loan activity on the bank's general ledger and ensure required documentation is maintained. Performs a variety of loan servicing duties that may include boarding all types of loans on to mainframe, processes NSF charges, processes payments and advances for all types of loans according to established department procedures. Responsible for servicing both sold and purchased participation loans. Performs daily balancing of loan servicing department's general ledger accounts, inputs new and/or changes for all types of follow-up items including recorded docs, pink slips, assignments and forwards information to Loan Officer. Processes all paid off loans after receiving note history. Generally has two to five years of experience.
Lending Positions	236	Loan Review Officer	Overall responsibilities include reviewing all loans to confirm that acceptable credit standards are maintained and that the loans meet the bank's established policies. Determines if additional collateral is required through the valuation of the securities held for collateral. Responsible for systematic reviews of installment, mortgage, and commercial loans for verification of proper documentation. Performs scheduled reviews of specific loans held for follow-up and reexamination and makes recommendations for appropriate actions.
Lending Positions	237	Loan Review Administrator	Assists the Loan Review Officer in monitoring the quality of the institution's loan portfolio. Prepares written loan reviews of existing commercial loan customers. Reviews loan documentation files.
Lending Positions	238	Loan Servicing Officer	Manages loan servicing functions. Recommends operational policies and procedures to ensure department's efficiency. May oversee secondary market servicing activities.
Lending Positions	239	Loan Servicing Supervisor	Supervises servicing operations. May prepare various reports, including investor reports. Follows up to resolve problems and handles special cases. May recommend systems and procedures to increase effectiveness of day-to-day operations. Backs up and performs various servicing activities.
Lending Positions	240	Loan Servicing Clerk	Performs specialized servicing tasks, such as processing tax payments or rate reviews. May perform a variety of loan-related, back-office duties. Conducts research to resolve account problems. Maintains records and prepares various reports.
Lending Positions	740	Loan Servicing Clerk Roll-Up	This is a Roll-Up of the two Loan Servicing Clerk positions 567/240.

## Position Descriptions

Lending Positions	264	Loan Clerk	Performs a variety of clerical duties for commercial, consumer, or mortgage lending departments. Records and establishes files for new applications and loans. May prepare loan reports.
Lending Positions	233	Credit Officer	Manages and oversees loan portfolio objectives, policies, and procedures. Administers the loan portfolio and approves large and complex loans. Ensures loan services (e.g. evaluation of financial statements, credit investigations, and collection of overdue loans) are provided to loan officers. Reports to senior management and the Board (or Loan Committee members) regarding any material considerations affecting the loan portfolio, loan policy, and individual loan transactions.
Lending Positions	234	Sr. Credit Analyst	Primarily investigates and analyzes <u>mortgage/consumer</u> credit risks. Prepares credit related reports for presentation to loan officers or committees. Provides recommendations regarding financing. Resolves complex credit problems independently.
Lending Positions	235	Credit Analyst	Primarily responsible for <u>mortgage/consumer</u> credit analysis. Analyzes and summarizes applicant financial statements; prepares credit-related reports for presentation to loan officers or committees.
Lending Positions	318	Credit Operations Specialist	This position provides administration support for the Chief Credit Officer, senior credit underwriters, credit analysts, and note/loan department by undertaking all of the following activities. Prepares document requests for credit administrator. Creates board reports for credit administration. Assists lending team with processing loan requests, credit reports, and ordering loan documents. Provides backup underwriting assistance for loan officers. Overlooks appropriate loan risk grade changes. Participates in loan reviews. Schedules and supports meetings with borrowers. Normally requires a BA or 2-3 years of experience. Prior bank loan/note experience and knowledge of report writing, loan documentation, loan products required.

## Position Descriptions

Lending Positions	319	Credit Operations Manager	This position is responsible for establishing an efficient process for both new loan requests and loan renewals along with the following tasks. Trains lower staff in credit analysis and reporting. Becomes the point person for branch loan referrals and customer questions. Oversees the ordering and receipt of appraisal credit reports. Assists with underwriting of related loans as needed. Coordinates and prepares info required by loan review, auditors, and regulatory examiners. Controls and monitors loan portfolio management systems to help ensure loan asset quality. Approves requests from lending staff for use of outside contract credit underwriters. Checks progress of underwriting and accrued contract expenses, and suggests approval of payment of invoices for billable hours. Requires BA degree (business/finance) and 5-7 years of experience. Knowledge of general lending compliance/credit administrating/bank lending required.
Lending Positions	241	Collections Officer/Manager	Manages the institution's collection activities. Monitors status of delinquent loans and directs the follow-up with borrowers. Recommends repossession and foreclosures and coordinates legal action with attorneys.
Lending Positions	242	Collector II	Follows up on more seriously delinquent loans, may make charge off recommendations. May work with attorneys and collection agencies. As a more seasoned professional, may assist Collector I in addressing problems.
Lending Positions	243	Collector I	Follows up on less seriously delinquent loans, e.g., may be less than 60 days overdue. Maintains related records and prepares activity summaries.
Lending Positions	370	Loan Workout Manager	Responsible for negotiating complex workout agreements with problem borrowers. Supervises the collection of delinquent, non-performing and charged-off loans through a collections staff and by working the most complex loans. May oversee non-performing loan portfolio. May negotiate complex workout agreements with problem borrowers. Works closely with legal counsel to expeditiously resolve litigation while minimizing legal and collection expenses. May manage REO properties from acquisition to disposition. Typically a single incumbent.
Lending Positions	244	Loan Workout Officer	Monitors workout portfolio and evaluates loan terms and conditions. Determines appropriate strategies and negotiates loan workout plans with borrower.



## Position Descriptions

Lending Positions	294	Appraisal Manager	Directs the appraisal of residential and commercial properties in order to determine the fair market value and property rating. Formulates and implements appraisal policies and procedures. Reviews appraisals to ensure their completeness and conformance to departmental specifications. Conducts appraisals of residential and commercial properties through direct inspections of property. Ensures that progress and conformance inspections of construction loans are made in order to ensure that completed improvements are keeping with the original intention assumed in the appraisal. Maintains current knowledge of real estate values and property developments to ensure conformance of valuations with current market prices. Provides advice and guidance to less-experienced appraisers. Responsible for both residential and commercial real estate property appraisal.
Lending Positions	265	Staff Appraiser	Investigates all aspects of real estate properties to determine the value to be used by the bank for purchase, sale, investment, mortgage, or loan purposes. Conducts appraisals through on-site inspection and comparative evaluation. Prepares written, documented appraisal reports on properties to be pledged as security for loans. Through market research stays abreast of current real estate values and real property developments to ensure valuations conform to current market prices.
Lending Positions	245	Lending Generalist	<u>For smaller institutions/departments where employees "wear many hats":</u> Assists lending department in a variety of tasks such as credit checks and assembling documents. May also perform various servicing tasks such as payoffs, tax payment processing, etc. May perform higher level duties as well, such as interviewing applicants and conducting preliminary underwriting functions.
Lending Positions	280	Top Asset-based Lending	Responsible for growth and profitability of all asset-based lending and related activities with the respective officers and managers reporting to this position. Recommends policies and objectives and is accountable for the asset-based loan portfolio. Participates in business development activities and approves large or complex loans.
Lending Positions	215	Secondary Market Officer	Manages the buying and selling of mortgages to the secondary market. Recommends product pricing and development and negotiates contracts with investors/secondary market. Oversees the packaging and delivery of sold loans.

## Position Descriptions

Lending Positions	216	Secondary Market Specialist/Coordinator	Coordinates flow and delivery of sold loans. Packages loans for sale to the secondary market. Ensures that deadlines and other requirements are met. Tracks activities and updates records.
Lending Positions	217	Investor Reporting Specialist	Reconciles monthly reports to investors/secondary market. Tracks sales, delinquencies, payoffs, etc. Reconciles cash settlements and oversees wire transfers.
Lending Positions	218	Indirect Lending Officer	Develops and maintains effective dealer relationships. Handles credit requirements, including inventory, capital financing, and contracts purchased under contingent lines of credit. Negotiates credit arrangements and prepares supporting documentation for presentation of loan committee. Inspects dealer inventory. Approves loans to dealers' customers under contingent lines of credit. Collects late payments.
Lending Positions	577	Trade Finance Manager	Develops, recommends and implements approved policies, procedures and products for international credit transactions. Oversees or makes the necessary financial and credit arrangements for the export/import operations of the bank's customers through letters of credit and similar financing products. Provides counseling and assistance in matters concerning trade regulations, restrictions, markets, duties and taxes. Does not have credit responsibilities.
Lending Positions	578	Trade Finance Assistant	Assists with International Trade Finance operations related to import and export letters of credit, standby letters of credit, bankers' acceptances, documentary collections and foreign currency. Assists with international customers by offering technical information.
Technology Positions	247	MIS Manager	Directs the information systems department, including EDP operations, analysts, programmers, technicians and info systems security. May also include website and internet systems. Ensures that the systems, technology and processes are in place to support the institution's departments. Acts as principal liaison to institution's major systems vendors and/or third party processor. (Note: this position may or may not report to CEO but would not compare to a large full-fledged Chief Information Officer.)
Technology Positions	248	Systems Officer	Serves as primary liaison with outside service bureau or inside systems software vendor. Responds to user inquiries and ensures resolution of problems. Oversees system upgrades/conversions.

## Position Descriptions

Technology Positions	425	IT Manager	Responsible for managing the operations of the IT department and alignment of technology resources with the business objectives of the bank. This individual will plan, coordinate, direct, and design IT related activities of the organization, as well as provide administrative direction and support for daily operational activities of the IT department. The IT Manager will work closely with management to identify, recommend, develop, implement, and support cost-effective technology solutions for all aspects of the organization. This person will also define and implement IT policies, procedures, and best practices. Position usually reports to the CIO or CFO. Typically a single incumbent.
Technology Positions	249	PC Manager	Manages the PC support functions. Reviews personal computer automation needs, conducts research and makes equipment and software purchase recommendations. Ensures resolution of hardware and software problems. May provide technical support and training to users.
Technology Positions	435	PC Technician	Under limited supervision and working independently, sets up and services personal computers. Installs software systems. Troubleshoots both hardware and software user problems and answers questions. Generally has less than five years of experience.
Technology Positions	250	Data Security Officer	Responsible for protection and security of the institution's technology and systems related assets. Reviews, recommends, develops, implements, and oversees policies and procedures relating to the internal and external integrity of the company's systems. May investigate fraudulent, illegal, or improper activities by employees and/or customers and the prevention and recovery of losses caused by such activities.
Technology Positions	251	Network Manager	Manages the design, development, maintenance and support functions for Local Area or Wide Area Networks. Researches new technologies and makes purchase and implementation recommendations.
Technology Positions	252	Network Specialist	Serves as the administrator of the Local Area or Wide Area network. Troubleshoots problems. Installs upgrades. May participate in researching new technologies and making implementation recommendations.
Technology Positions	253	Technology Generalist	Provides general in-house technical support. Assists with personal computer hardware and software installations and maintenance as well as general network and system administration. May assist or provide technology training to other employees and resolve less complex problems. (Has usually not had formal technology training or certifications beyond on-the-job training or individual coursework.)

## Position Descriptions

Technology Positions	254	Systems Analyst	Defines and executes new projects and develops detailed project plans. Identifies systems-related needs and opportunities. Provides advice and assistance to user. Performs feasibility studies. May develop code specifications and test plans for software development.
Technology Positions	295	Information Technology Compliance Analyst	Conducts information systems-related activities such as evaluating internal controls, communications, risk assessments, and SOX documentation. Responsible for planning and performing audits on technology risks. Ensures that development, security, and/or systems operations efforts are in compliance with IT organizational policies, standards and procedures, and controls are incorporated into the information systems.
Technology Positions	296	Business Systems Analyst	Responsible for conducting business process analyses, needs assessments, and preliminary cost/benefits analyses in an effort to align information technology solutions with business initiatives. Formulates and defines systems scope and objectives with an understanding of applicable business systems and industry requirements. Develops or modifies information systems while considering the business implications of the application of technology to the current business environment.
Technology Positions	256	Online Banking Manager	Responsible for the development and supervision of online banking activities. Resolves the more complex customer inquiries/requests. Ensures that the company's online banking operation is adequately staffed and that all personnel are trained.
Technology Positions	297	Digital Marketing Manager	Manages the maintenance of websites and institution's corporate intranet systems. Keeps abreast of changes in website strategy and technology, recommending enhancements to all company owned or affiliated sites. Writes copy and updates sites regularly, ensuring that proper reviews (i.e. Compliance) take place and appropriate documentation is maintained. Executes email campaigns, social media programs and search engine optimization. Monitors programs and provides measurement of results.

## Position Descriptions

Technology Positions	311	Software Engineer/Developer	(These positions develop software applications for external customers.) Performs design, development, testing, documentation, and analysis of software applications. Example: SQL, Oracle, etc. Assignments include development of new programs and subprograms, as well as enhancements, modifications, and corrections to existing software. Duties include designing applications, writing code, completing programming, developing and executing testing and debugging routines, and documenting work and results. May be responsible for developing or executing project plans, budgets, and schedules and for documentation of work and results.
Technology Positions	257	Help Desk Coordinator	Responds to user queries, answers questions and may resolve hardware and software problems. Diagnoses, identifies, researches, and resolves problems. Refers more complex problems to higher level technical staff for resolution. May implement corrective actions from remote site or guide user through corrective actions. May administer institution's email system, including maintaining user accounts.
Technology Positions	258	Computer Operator	Operates computer equipment to meet daily production requirements. Monitors to ensure all scheduled jobs are run. Performs computer room security, backup and closing activities. Follows up on systems-related problems.