



western
management
group

Credit Union
Salary Survey 2019

INVITATION TO PARTICIPATE

We invite you to participate in the 38th annual edition of the Credit Union Salary Survey. The survey is aimed at collecting and reporting accurate, reliable compensation data for Credit Unions.

This survey covers *Actual Total Cash* in the form of Annual Base Pay, Production Incentives, Actual Individual Variable Cash, Actual Other Variable Cash, and Actual Total Cash. Data is collected on an incumbent basis to ensure a complete picture of all compensation elements and true percentile analysis.

The survey fee of \$1,150 includes access to **BOTH** the *Standard* and the *Custom* survey results through our on-line, **DataCentral**[®] system. You can download Standard Reports and generate Custom Reports in both PDF and XLS formats. The *Custom Report* capabilities are designed for those who need to compare their data to that of others, or would like to run reports on selected sets of participants, by asset, geography, revenue and many other scoping criteria. You can also qualify for DISCOUNTS up to \$500 to help moderate your costs. The results are NOT available to non-participants.

The schedule for this study is:

15 May 2019
15 June 2019
August 2019

Effective Date of Data
Deadline for submission of Data to WMG (\$50 Discount)
Results Available for Participants via **DataCentral**[®]

In order to ensure that participating companies will be able to use this data for salary planning purposes, participants will need to meet the 15 June input deadline. Those who submit data on-time will receive a \$50 discount. If you anticipate having difficulty in meeting this deadline, please contact us directly.

All of the Policy & Practice information covered in this survey is collected and analyzed on our web site at **PolicyCentral**[®]. You can logon at www.wmgnet.com to report and access this information. If you are a previous participant in any WMG survey, your policy information may already be entered in **PolicyCentral**. Just logon, review and update them as necessary. Update your **PolicyCentral** information by the 15th of June and receive a \$50 discount.

Western Management Group is a consulting firm whose practice, since 1972, has been exclusively oriented to the development and conduct of third party, specialized compensation surveys. All data received by Western Management Group is safeguarded in accord with the highest professional standards. You may be assured that no company will have independent access to your data. All data for this survey will remain confidential and will not be divulged to any outside party.

We invite and welcome your participation and trust that the resulting report will be of considerable value in the analysis of your compensation programs. Should you have any questions regarding the survey, please feel free to contact me directly at +1 408 596 7372, or donna@wmgnet.com.

Very truly yours,

Donna Bowman, PHR
Survey Director
+1 408 596 7372
donna@wmgnet.com

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CREDIT UNION SURVEY COMPARISON

Are you concerned about survey job coverage and cost? Here's a quick "shoppers comparison" to consider.

	WMG	CUES	CUNA
Executive Jobs	19	17	4
Non-Executive Jobs	227	63	89
Cost	\$1,150 Staff and Executive Survey both included in one survey Total \$1,150	\$1055 CUES Executive Salary Survey \$769 CUES Employee Salary Survey Total \$1,824	\$1,790 Executive Compensation Package \$1,697 CU Staff Package Total \$3,487
Excel – uploadable results Pdf	Included		Additional Fee
Geographic Breakouts	Included	Included	Additional Fee
Asset Breakouts	Included	Included	Additional Fee
Cuts based on any data element	Included	Included	Additional Fee
Custom Reports	Included	Included	Additional fee
Geo Coverage	Nationwide-down to Major Metro Area	Nationwide	Nationwide
Survey Frequency	Annual	Annual	Every other year
Benefits Survey	Free through Policy Central over 80 topics covered	None	\$399
Data Elements	Base pay Bonus Profit sharing Production incentive Total Cash Compensation Salary Ranges FLSA Part/Full Time	Base Pay Bonus Profit Sharing Total Cash Compensation	Base Pay Bonus Profit Sharing Total Cash Compensation Salary Ranges
Banking Data Comparison	Yes	Yes	Yes
Discounts Available	Yes	Yes	Yes

KEY SURVEY FEATURES

- Electronic input via our user-friendly SmartScreen Excel Template.
- Extensive validation and editing of data by seasoned compensation professionals.
- Total Cash Compensation data including Actual Base Salary, Profit Sharing, Performance Bonuses, Team Awards, Discretionary Bonuses, etc.
- Geographic breakouts of data for regions, states, and major metropolitan areas throughout the country.
- Asset and Revenue Level breakouts.
- Over 45 participants were included in the 2018 edition.
- Over 265 benchmark jobs, each with detailed job descriptions.
- The survey fee includes access to **BOTH** the *Standard* and the *Custom* survey results through our on-line, **DataCentral®** system. You can download Standard Reports and generate Custom Reports in both PDF and XLS formats. The *Custom Report* capabilities are designed for those who need to compare their data to that of others, or would like to run reports on selected sets of participants, by product sectors, geography, revenue and many other scoping criteria.

NEW FOR 2019

- **Data Element Change:** Employee Record Number has changed to Survey Record Number. The definition has been updated as well.

Survey Record Number: Enter a unique record number assigned to the line of data which enables internal tracking and verification of the pay information reported to the survey. This can be as simple as a number sequence starting at 1 for the first record, and indexing up to the full count of records being submitted.

You may use any scheme meeting your own needs which will allow you to associate the data with your own employees and provide for easy reference should we need to contact you to clarify, audit, or verify your input data. **DO NOT submit Social Security Number, Employee ID, Payroll ID, or any other personally-identifiable-information which you would consider confidential, or could in any way compromise the confidentiality of the individual pay data reported for your employees.**

SURVEY SCHEDULE

Our schedule calls for the production and distribution of this year's survey in August 2019. In order to meet this output schedule, it is **extremely important** for you to submit your information to us as soon as possible, so we may audit and verify your entries, and have ample time to clarify any data or policy questions with you.

<i>15 May 2019</i>	Effective Date of Data
15 June 2019	Deadline for submission of data. Earn a \$50 discount for "on-time" data
<i>15 June 2019</i>	PolicyCentral® Core Topic Update due
<i>August 2019</i>	Results available for participants via DataCentral®

SURVEY FEES

All survey results are delivered via **DataCentral®** our online survey report tool. You have 24x7 access to your choice of either the **Standard Report** which includes data from ALL participants on ALL jobs, or **Custom Report** where you can create your own report selections based on your choice of companies, product sectors, geographies, revenue, etc. With the Custom Report you have complete control of the complexity of analyses, comparisons, and customization of results from the survey database, and you can run an unlimited number of reports to satisfy your needs on a 24x7 basis at any time.

Survey Fee – Provides BOTH Standard and Custom Report Access	\$1,150
Hard Copy of Standard Report (in addition to the fee above)	\$250
Financial Services Compensation Survey Access	\$250

SURVEY DISCOUNTS

YOU CAN EARN SIGNIFICANT DISCOUNTS on your 2019 Credit Union Salary Survey fees!

\$50	<u>On-Time Discount</u> if you submit your pay data by 15 June 2019
\$50	<u>PolicyCentral Discount</u> if you complete/update the "core" topics in PolicyCentral by 15 June 2019
\$100	<u>Previous Participant Discount</u> for all 2018 Credit Union Compensation Survey Participants
\$300	<u>New Participant Referral Discount</u> to you for each new participant you refer – PLUS the company you refer <u>also</u> receives this discount!

Participants are invoiced when we receive their input to the survey. All applicable discounts are applied at that time.

SURVEY RESULTS - DataCentral® SUBSCRIPTION

For one price, there are two levels of results access available depending on your needs, whether you only need the Standard Report in PDF or XLS format covering all of the participants and all of the jobs, or complex reporting “drill-down” capabilities. All participants will receive a **FULL YEAR** of 24x7 access to **DataCentral®** to download your reports online, and get immediate results.

■ STANDARD DOWNLOADABLE REPORTS

Download the full survey Standard Report which contains ALL data from ALL participants. Your data is included in the computation of job data statistics and totals. Available in both Adobe Acrobat and Excel formats, at no additional cost. A hard copy, printed version of the Standard Report is also available for an additional \$250.

- **Job Descriptions:** Uploadable job descriptions in Excel, Word and Adobe Acrobat are also provided at no additional cost.
- **Summary Report:** Displays the employee weighted or simple average of each pay element for each survey job.
- **Detail Report:** For each survey job, displays employee weighted averages, simple averages and percentile data for each pay element as well as base-to-bonus earnings mix data, and number of employees reported to each FLSA Status.
- **Breakout Within Job Report:** For every survey job, displays averages of each pay element broken out by Industry, Geographic Area and Company Revenue.
- **Uploadable Excel Breakout Report:** Provides a job-by-job spreadsheet report with all of the major statistics and pay elements laid out in a readily uploadable format for third party analysis software.

A hard copy, printed version of the Standard Report is also available for an additional \$250 (only offered in addition to a DataCentral subscription).

■ CUSTOM GENERATED REPORTS

Includes all of the above reports from the Standard level PLUS

The Custom Report Generator offers detailed and full customized reporting capability. Ideal for participants who need reports based on a selected set of participants or to meet specific scoping criteria. You may choose to include or exclude your own data from the market results calculations, plus you have the ability to filter and compare your data to ALL data from ALL participants, or a Geographic area, or Business Segment of your choice. You have complete control and flexibility in defining your own reports.

- Company Selections
 - Company Size by Revenue or Employment
 - Business Segment
 - Geographic Area: Region/State/Metro Area
 - Data Elements and Statistics Calculations
 - Custom Percentiles
 - Standard Deviations
 - Weighted and Simple Averages
 - Data Aging
 - And much more!
- **Market Comparison Report:** The Market Comparison Report displays how your company compares to the market in graphic and tabular formats.
 - **Uploadable Excel Breakout Report:** Similar to the Uploadable Excel Report above, **PLUS** adds the ability to split the results into categories such as Geography, Product, or Assets.

For a live demonstration of the power, flexibility and capabilities of **DataCentral** go to www.wmgnet.com and scroll down to “Our Features” under “DataCentral” and click on “Take a Test Drive, or call Donna Bowman at +1 408 596 7372 for a guided tour.

SAMPLE - SUMMARY REPORT

DATA FOR MY COMPANY DISPLAYED IN ITALICS

REPRESENTS: Employee Weighted Average

PAY TYPE DISPLAYED: Annual Rate

WMG Job Title	Established Ranges			Annual Current Paid Rates				Sample Size	
	Range Minimum	Control Point	Range Maximum	Base Pay	Individual Variable Cash	Other Variable Cash	Total Cash	No. of Employees	No. of Companies
1001 ADMINISTRATIVE SUPPORT 1	\$25,408	\$31,134	\$36,969	\$29,113	\$812	\$1,032	\$29,541	20	10
1002 ADMINISTRATIVE SUPPORT 2	\$29,865	\$37,183	\$44,545	\$35,032	\$1,309	\$1,196	\$35,701	28	13
1003 ADMINISTRATIVE SUPPORT 3	\$33,678	\$42,199	\$50,368	\$40,469	\$1,863	\$1,407	\$41,518	37	15
1012 SECRETARY/ADMINISTRATOR 2	\$33,252	\$43,687	\$52,158	\$45,804	\$1,015		\$46,142	6	5
1022 EXEC SEC/ADMIN 2	\$40,498	\$51,203	\$61,455	\$54,811	\$967	\$2,338	\$55,259	16	16
1032 SEC TO CEO/PRES/GM	\$45,097	\$56,577	\$68,990	\$64,700	\$4,372	\$2,203	\$66,945	40	34
1041 ADMINISTRATIVE ASSISTANT	\$33,163	\$41,756	\$49,538	\$41,398	\$986	\$2,117	\$41,719	25	14
1051 RECEPTIONIST	\$22,668	\$28,538	\$34,867	\$28,873	\$1,274	\$1,000	\$29,594	22	14

(Light Grey) = Insufficient data for analysis

(Empty Cell) = No data

FICTITIOUS DATA

SAMPLE – DETAIL REPORT

1002 ADMINISTRATIVE SUPPORT 2

Under limited supervision, performs a variety of semi-routine clerical duties of moderate complexity requiring the exercise of some discretion and use of limited judgment and initiative. Follows written and verbal instructions with work usually subject to spot check. Performs duties such as maintaining complex files, keeping records, preparing schedules, compiling and checking reports, searching and investigating information contained in files, processing departmental documents requiring specific knowledge of functional operations, posting records and typing correspondence and reports from rough drafts. May operate general business machines such as typewriter, copier, calculator, data entry terminal, telex or other similar machines. Assignments can be in several functional areas and include such job titles as Share Draft Clerks, Credit Card Clerks, Loan File Clerks, Positioning Clerks, Share Certificate Clerks and the like.

PAY TYPE DISPLAYED: Annual Rate

	Established Ranges			Annual Current Paid Rates			
	Range Minimum	Control Point	Range Maximum	Base Pay	Individual Variable Cash	Other Variable Cash	Total Cash
Employee Weighted Average	\$29,865	\$37,183	\$44,545	\$35,032	\$1,309		\$35,701
Simple/Unweighted Average	\$28,662	\$36,293	\$43,864	\$33,679	\$1,220		\$34,126
Lowest	\$21,598	\$28,046	\$34,493	\$25,643	\$750		\$25,643
10th Percentile	\$24,378	\$32,191	\$38,629	\$27,040	\$750		\$27,040
25th Percentile	\$25,864	\$32,510	\$39,067	\$30,659	\$750		\$30,742
50th Percentile	\$26,770	\$34,064	\$40,877	\$33,972	\$1,114		\$33,972
75th Percentile	\$35,655	\$42,786	\$49,916	\$40,040	\$1,589		\$41,317
90th Percentile	\$39,398	\$47,278	\$54,953	\$45,445	\$2,573		\$46,973
Highest	\$40,290	\$47,403	\$55,158	\$49,005	\$2,573		\$53,382
Number Of Companies	11	12	11	13		2	13
Number Of Employees	25	26	25	2	7	8	28
Earning Mix (Only For Those Receiving Other Cash)				9.60%	2.12%	2.22%	100%
Percentage of Total Employees Eligible					53.57%	35.71%	
Percentage of Companies With Eligible Employees					53.85%	23.08%	
Percentage of Eligible Employees Who Receive Payment					46.67%	80.0%	
Percentage of Total Employees Receiving Additional Cash					25.0%	28.57%	
Other Cash/Base Pay - All Employees					0.93%	0.97%	
Other Cash/Base Pay - Only Employees Receiving					3.32%	3.21%	
Salary Range Spread	Weighted Average	50.8%	Simple Average	54.57%			
FLSA Treatment	Exempt		Nonexempt	100.0%			

Empty Cell = No data or insufficient data for analysis

SAMPLE – BREAKOUT REPORT

REPRESENTS: Employee Weighted Average

PAY TYPE DISPLAYED: Annual Rate

1002 ADMINISTRATIVE SUPPORT 2

	Range Minimum	Control Point	Range Maximum	Base Pay	Individual Variable Cash	Other Variable Cash	Total Cash	No. of Employees	No. of Companies	Relative Index
Asset Level										
\$250- \$499 Million	\$25,262	\$34,356	\$43,441	\$31,247	\$750		\$31,397	5	4	87.94%
Over \$1 Billion	\$32,515	\$39,481	\$46,828	\$37,410	\$1,402	\$1,464	\$38,336	17	7	107.37%
Geographic Area										
CA Los Angeles Metro	\$25,311	\$32,248	\$39,181	\$31,133	\$750	\$749	\$31,382	12	6	87.9%
CA Orange County	\$34,755	\$42,015	\$49,274	\$39,725	\$1,365	\$1,464	\$40,903	12	3	114.57%
Total Job										
Total Job	\$29,865	\$37,183	\$44,545	\$35,032	\$1,309	\$1,196	\$35,701	28	13	100.0%

(Light Grey) = Insufficient data for analysis (Empty Cell) = No data

Note: No breakout data is displayed where less than 3 companies are reporting to any region, product or revenue cut-off. Data for all jobs used when calculating the relative index.

FICTITIOUS DATA

SAMPLE – MARKET COMPARISON REPORT

1197 Office Manager

Report analysis based on the Total Compensation of 4 Employee(s) from My Company and 306 Employees from 56 other companies.

	My Data	Market Data	Variance %	Variance \$
10th	\$41,444	\$37,500	10.51%	\$3,944
25th	\$41,444	\$40,998	1.08%	\$446
50th	\$41,444	\$44,555	-6.99%	(\$3,111)
75th	\$65,998	\$50,000	31.99%	\$15,998
90th	\$65,998	\$57,650	14.48%	\$8,348
Employee Average	\$53,721	\$46,330	15.95%	\$7,391
Company Average	\$53,721	\$46,417	15.73%	\$7,304



Emp Avg Variance % - Over/Under Salary Checkup



FICTITIOUS DATA

RECENT AND INVITED PARTICIPANTS

1st City Savings FCU	Greater Nevada CU	Riverside Campus FCU
1st Pacific CU	Grossmont Schools FCU	Sacramento CU
1st United Services CU	Grossmont FCU	Safe America FCU
Addison Avenue FCU	Group Health CU	Safeway CU
Aerospace FCU	Heritage Community CU	San Diego County CU
Airco FCU	Honda FCU	San Diego Medical FCU
Alliance CU	Horizon CU	San Diego Metropolitan CU
Alameda CU	Hughes Aircraft Employee's FCU	San Francisco FCU
Alta One FCU	Inland Empire CU	San Francisco Fire CU
Altura CU	Inwood CU	San Francisco Police CU
American First FCU	Kaiperm FCU	San Mateo CU
American River Health Pro CU	Kern FCU	Santa Ana FCU
America's Choice CU	Keypoint CU	Santa Clara County FCU
Bay Cities CU	LA Financial CU	SCE FCU
Bay Federal CU	LBS Financial CU	Schools CU
Boeing Employee's CU	Lockheed FCU	Schools Financial CU
Burbank City Employee's FCU	Los Angeles FCU	Sea West CG FCU
Cabrillo FCU	Los Angeles Police FCU	Sierra Point CU
Cal State 9 CU	Los Angeles Schools FCU	SMW104 FCU
California Coast CU	Lutheran CU	Solano First FCU
Caltech EFCU	McKesson Employees FCU	Southland CU
Camino FCU	Media City Community CU	South Bay CU
Central Coast FCU	Meriwest CU	South Western FCU
Central State CU	Mid-Cities Schools CU	Spectrum FCU
Chabot FCU	Mission FCU	SRI FCU
Chaffey FCU	Mocse FCU	Stanford FCU
Chevron FCU	Monterey FCU	Star One CU
Christian Community CU	Municipal ECU of San Jose	State Center CU
Coast Central CU	MWD FCU	Sun Community FCU
Commonwealth Central CU	National 1st FCU	Technology FCU
Community First CU	No. Island Financial CU	TLC FCU
Continental FCU	North Orange County CU	Toyota FCU
Contra Costa FCU	Norton Community CU	Tracy FCU
CU of Southern California	Numerica CU	Travis CU
Davis School CU	NuVision Financial FCU	Tucoemas FCU
Eagle Community CU	Oakland Municipal CU	Tulare County Teachers FCU
E-Central CU	Orange County Teachers FCU	Tyco Electronics FCU
Educational Employees CU	Ontario Montclair School FCU	Uncle CU
F&A FCU	Operating Eng Local 3 FCU	United Health CU
Farmers Insurance FCU	Orange County's FCU	United Services of America FCU
Financial Center CU	Pacific Community CU	University & State Employees CU
Financial Partners CU	Pacific Resource CU	University CU
First California FCU	Pacific Service CU	USC CU
First Entertainment CU	Parishioners FCU	Valley CU
First Financial CU	Partners FCU	Ventura County CU
First Imperial CU	Pasadena Schools FCU	Vernon Commerce CU
First Metropolitan CU	Patelco CU	Vista FCU
Fiscal FCU	Peninsula Postal CU	Watermark CU
Foothill FCU	Placer CU	West One FCU
Fresno County FCU	Point Loma CU	West Star CU
Fresno Fire Dept CU	Premier America CU	Western FCU
Fresno Police CU	Rancho FCU	Whittier Area FCU
Great American CU	Redwood CU	Xerox FCU

PolicyCentral® – ONLINE POLICIES AND PRACTICES RESOURCE

You can earn a \$50 discount when you complete/update your information in PolicyCentral.

Compensation related policy and practices information from all of our surveys is collected and analyzed through our website at **PolicyCentral** – your online source for the compensation policy issues. Simply log on at www.wmgnet.com and click on **PolicyCentral** to complete this portion of your survey.

You will receive a \$50 discount on your survey fees if you complete or update your **PolicyCentral** information on the following “Core Topics” by 15 June 2019.

- 2019 Pay Increase Budget
- Cost of Employee Benefits as a Percentage of Payroll
- Employment Turnover/Reduction In Force (RIF)
- Individual Performance Bonus (Excluding Sales Positions)
- Insurance: Health & Medical
- Paid Personal Time Off - PPTO
- Paid Sick Leave
- Paid Vacation
- Pay Increase Plan Design
- Retirement: Defined Contribution Plans (401(k) Type Plans)

We understand that it may require an initial investment of your time to enter your company's data the first time for these “Core Topics”, but once your data is in, updating it next year won't take as much of your time; you only need to review and update your changes for “time sensitive” topics annually. All of your previous data is retained for modification, and if you are in multiple WMG surveys, you only need to enter/update annually, and it covers all of your surveys, and you will be eligible for multiple discounts!

Over 80 additional topics are also available and once you enter your own data on any topic, you can generate a report for that topic.

In PolicyCentral you are able to customize your reports by selecting specific companies, product groups, survey groups, geographic areas, and more. You can also receive reports in colorful graphics and uploadable spreadsheet format – all free of charge.

Enhanced Selection and Reporting Capability can be based on the following: (Data will not be displayed for any topic where there are less than 5 organizations reporting.)

- Industry
- Headquarters Location
- Size of Organization
- Employee Population
- Annual \$ Revenue
- Specific WMG Survey Participants
- Age of Data
- Specific Company Selections
- Ability to Include or Exclude your own data
- Tabular and Graphic Analysis/Display
- Results loadable to Excel files

You can logon at www.wmgnet.com to report and access your **PolicyCentral** information. If you are a new participant, or have misplaced your username and password, call or email Donna Bowman at +1 408 596 7372 or donna@wmgnet.com.

PREVIOUS JOB MATCH REPORT

If you were a participant in the 2018 Credit Union Salary Survey, and need access to the data you submitted last year, please call our office at +1 408 596 7372 or email donna@wmgnet.com.

DATA CONFIDENTIALITY, PRIVACY, AND SECURITY

Participation in this survey implies agreement to provide employee pay and benefits data to WMG to be used for the production of compensation surveys. The results of said surveys will be released to all participants on a mutual exchange basis, providing that the normal data privacy, confidentiality, and security provisions are met. WMG does not collect personally-identifiable information for our surveys (such as Employee ID, Social Security, name, phone numbers, eMail, credit card, etc.), and has a number of safeguards in effect to protect the confidentiality of the company and employee data:

- No company or individual employee identification will be associated with any data or reports generated from the database, except a participant's own data presented to them in the reports.
- All reports and data presentations are available in "aggregate" form only and display summary information only.
- To ensure confidentiality, reports will NOT be produced for any participant unless the following criteria are met:
 - Report requests should contain a minimum of five or more survey participants, in addition to the requester.
 - No reports on individual jobs will be produced in which data from any single institution (other than the requestor) represents over 25% of the total data in a given job OR if there are less than five companies (including your own) reporting data on a given job.

With regards to GDPR, we continually follow and monitor the best practices of data collection, handling, storage, and security to ensure that we are in full compliance with this and similar regulations. Please contact us directly for the latest copy of our GDPR, privacy, and data protection policy.

Western Management Group conducts a variety of surveys. Each is designed to uniquely cover a particular industry, function, and/or geography. Nevertheless, in some cases there is overlap of specific jobs over two or more WMG surveys.

When there are identical job descriptions in two or more surveys, WMG shares the data submitted on those jobs between the surveys. In this way we're able to maximize the data coverage, and present the most robust possible reflection of the true labor market.

Therefore, on some jobs, the data participants submit to a specific WMG survey may be reported back in two or more WMG surveys that year.

If you have any questions regarding our data-sharing policy and procedure, please feel free to contact us.

At no time is any of the information provided by participants to our surveys shared, stored, or handled by any third parties.

SmartScreen® – DATA ENTRY SIMPLIFIED

A pre-formatted **SmartScreen**® Excel template is available to simplify your data entry. The **SmartScreen** template is an Excel based application that provides a flexible/user friendly interface to input, validate and securely submit your survey data. **SmartScreen** also provides you with an import capability and validity checking for those with large files for submission. You can “cut & paste” into it from your other internal data sources. The spreadsheet will highlight data that is not formatted correctly and/or data that does not fall within specified reasonable limits on each job. You are able to verify your data before submitting it to WMG, thus greatly increasing the validity of the data. It is available at no additional cost.

You can download the **SmartScreen** Excel template from:

https://www.wmgnet.com/DNN8/Portals/0/Surveys/CU/CU19_SmartScreen.xls

Once you have entered your data, performed the “Validate Pay Data” function of your **SmartScreen** and saved your data on your computer, you can submit your SmartScreen as follows:

- Save the file, click on the “SUBMIT” tab and follow the easy steps to upload directly and securely to the WMG website. This is your most secure method to submit your data, as it is sent in an encrypted format.

OR

- Save the **SmartScreen** file to a location of your choice on your computer. Attach the completed file to an e-mail message and send to Donna Bowman at donna@wmgnet.com

When your **SmartScreen** data is received in our office, it is reviewed and edited for completeness, reasonability and validity prior to acceptance and use in the survey database. All data is passed against complex edit standards that have been designed to identify questionable data entries and job matches. All data entries that do not meet this check will be brought to your attention for verification and must be either substantiated or eliminated.

We strongly recommend that you keep a file copy of all information submitted to the survey for reference should we need to contact you for verification, and as a protection against loss. If you need assistance interpreting the input requirements, matching your jobs to the survey classifications or completing your **SmartScreen** please call or email Donna Bowman at +1 408 596 7372 or donna@wmgnet.com.

SmartScreen® - LAYOUT AND SPECIFICATIONS

Participants with large data files are advised to format them as specified above and import to the **SmartScreen** template for validation prior to submission to WMG. Please call Donna Bowman at +1 408 596 7372 if you have questions about the use of the SmartScreen, if you have a data file exceeding 65,000 records, or proper formatting of your file.

- Report annual dollars, whole numbers – do not include cents
- If you have used formulas to calculate fields, convert the formulas to “**values**” prior to uploading to **SmartScreen**
- DO NOT include decimals, dollar signs (\$) or cents – These will be formatted for you
- DO NOT add columns of information not defined on the Record Layout below
- DO NOT use any field delimiters
- DO NOT include or add hidden columns
- DO NOT change the order of the columns
- DO NOT assign a password to the document. You can use the “Submit” tab to directly and securely upload your file

Column	Survey Data Element	Definitions Page
A	Survey Job Code	16
B	Company Job Code	16
C	Company Job Title	16
D	FLSA Status	16
E	Asset Level Code	16
F	Company Pay Grade	16
G	Range Minimum	16
H	Midpoint/Control Point	16
I	Range Maximum	16
J	Variable Cash Eligibility Code	17
K	Annual Base Pay	17
L	Production Incentives	17
M	Actual Individual Variable Cash	17
N	Actual Other Variable Cash	18
O	Actual Total Cash (K+ L + M + N)	18
P	Survey Record Number	18
Q	Gender	18
R	Work ZIP Code	18
S	Notes and Comments	18

SURVEY DATA ELEMENTS

Below are the definitions of each item on the SmartScreen®, listed in order by column.

Data Effective Date for the survey is 15 May 2019. Data reported should reflect policies and compensation in effect on 1 May 2019. All employees submitted must be on Active Pay Status as of 15 May 2019. EXCLUDE those who are on LOA, disability, sabbatical, or similar non-active status. Report data for each individual employee matched to the survey job.

- A. SURVEY JOB CODE:** The survey job code is the number corresponding to the survey job description for each job covered in the survey. The job descriptions are prepared to reflect the normal range of duties, responsibilities and requirements found in the level of job specified. It is not intended that the description list every specific task which might conceivably be assigned to that level of job. Thus, it is unlikely that your job will be an exact match to the benchmark classification description, or that you have matches for all jobs, all levels.
- B. COMPANY JOB CODE:** If your company uses a job numbering system, indicate your internal company job code which corresponds to your title. This information will help you document your job matches and entries for future reference, as well as simplifying the updating of your data in subsequent cycles of the survey.
- C. COMPANY JOB TITLE:** Enter your internal company job title for each job reported. Titles which are longer than 50 characters will be truncated. Please abbreviate where possible.
- D. FLSA STATUS:** Indicate the Fair Labor Standards Act (FLSA) status of the job incumbent. Use “N” if the incumbent is nonexempt, and “E” if the incumbent is exempt.
- E. ASSET LEVEL CODE:** Defines the Credit Union’s current asset level as follows:
- C = Under \$49 Million
 - D = \$50 - \$99 Million
 - E = \$100 - \$149 Million
 - F = \$150 - \$249 Million
 - G = \$250 - \$499 Million
 - H = \$500 – 999 Million
 - I = Over \$1 Billion
- F. COMPANY PAY GRADE:** Enter the name/number of your internal pay grade to which this job is assigned in you pay structure.

PAY DATA: Report all pay data for each employee as **Annualized** rates. Do not include format characters such as \$ Dollar signs, commas, decimals or cents. Include employees who work over 20 hours per week on a regular basis and are eligible for normal pro-rated benefits. Do not include temporary or agency employees, employees who work less than 20 hours per week, contractors, or those whose pay is being managed in a special way.

ESTABLISHED PAY RANGES/GRADES: Refers to formal, established pay ranges used as guideline limits for Base Pay. If your company does not have formal pay ranges, leave this field blank. It does not necessarily reflect the highest and lowest rates currently paid. If your company utilizes a “Broadband” approach, report the Control or Market Point, but do not report the Range Minimum or Maximum. Ranges should be reported as **annualized** rates.

- G. RANGE MINIMUM:** The lowest Base Pay rate which would apply to an employee hired into the job with the minimum qualifications. Do not report Range Minimum if your company uses a “Broadband” approach.

H. MARKET/CONTROL POINT: Normally reflects the arithmetic midpoint between the pay range minimum and maximum. If your company administers pay using a Control or Market Point other than the arithmetic midpoint of your pay range, enter the annual amount here. If your company uses a "Broadband" approach, report the Control Point or Market Point for the job. If none or otherwise, leave blank.

I. RANGE MAXIMUM: The highest Base Pay normally available to employees in this job. Do not report the Range Maximum if your company uses a "Broadband" approach.

J. VARIABLE CASH ELIGIBILITY CODE:

0 = Not eligible to receive ANY Variable Cash compensation (Neither Actual Individual Variable Cash nor Actual Other Variable Cash).

1 = ONLY eligible to receive payments from an "Actual Individual Variable Cash" defined program.

2 = ONLY eligible to receive payments from an "Actual Other Variable Cash" defined program.

3 = Eligible to receive payments from BOTH Actual Individual Variable Cash and Actual Other Variable Cash programs.

Note: The Eligibility Code only indicates eligibility, and is independent of the actual payments for variable cash programs. An employee may be "eligible" for the program, but may not have received any payment amounts for the survey period.

K. ANNUAL BASE PAY: **Annual** base pay rate in effect as of **15 MAY 2019**. Reported amounts must be pre-401K deferrals. **For part-time employees, report the equivalent full-time (FTE) rate.** For survey purposes, FTE is defined as 40 hours per week. If your organization's full-time week is other than 40 hours (i.e., 35 hours), use one of the following to submit your salary data:

- **Hourly employees:** multiply the hourly rate by 2080.
- **Salaried employees:**
 - If employees' salaries are pro-rated to reflect a work week of less than 40 hours (salaries are adjusted to a lower rate because employees work a shorter work week), then apply a 40-hour per week equivalent calculation (hourly rate times 2080) prior to submitting your pay data.
 - If employees are paid as though they work a 40-hour week (i.e., the shorter work week is considered a "perk"), then submit the actual annualized pay rates.

Include:

COLAs	Geographic Differentials	Step Plan Increases
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Exclude:

Bonuses	Profit Sharing	Overtime
Shift Premiums/Differentials	Gainsharing	Sales Incentives/Commissions
Car Allowances	Stock Grants/Options	Lead Premiums
Patent/Suggestion Awards		

L. PRODUCTION INCENTIVES: Annual cash payments earned for the most recent completed plan year for any of the following types of programs. Production Incentives are paid on the following types of products sold/referred by front-line reps and sale people. **The amount of incentive varies depending on the product.**

Include:

New Membership opened	Home Equity Line of Credit (HELOC) is sold/funded
Insurance Product sold	Mortgage re-financed
Deposit/Loan Dollar growth	1 st Mortgage referral is funded
Health Savings Account is opened	New Member Company referral
Client referral to CUSO	Certificate of Deposit (CD) sold
Checking account opened	

M. ACTUAL INDIVIDUAL VARIABLE CASH: Annual cash payments earned (whether paid or not) for the most recent completed plan year for any of the following programs. Report actual amounts earned, not targeted amounts. **For employees who have been in the position for less than a full year and received a pro-rated bonus, report payments as annualized amounts. If you are unable to report annualized amounts, do not report a bonus amount.**

Do not report partial year payments. If amounts are for less than a full year, you can report using one of the following methods:

Pro-rate the typical, full year variable performance earnings and bonus.

OR

Do not report any bonus amount that is for less than a full year; indicate that employee as eligible only.

Include:

Sales Incentives/Commissions	Key Contributor Awards
Individual Performance Bonus	Lump Sum Merit Increases
Discretionary Bonus	Holiday Bonuses
Short Term Cash Payouts	Spot Awards
MBO Bonus	

Exclude:

Profit Sharing	Gainsharing Awards
Team/Group/Unit Bonus	Shift Differentials
Overtime	Stock Grants/Options
Lead Premiums	Patent/Suggestion Awards
Car Allowances	Hiring/Retention Bonuses
Gross-up amounts paid for tax purposes	Long-term or retirement plan payments

N. ACTUAL OTHER VARIABLE CASH: Annual cash payments earned for the most recently completed full plan year for Other Variable Cash awards. Report actual amounts earned, expressed in annual dollar amounts, for the most recent full plan year, whether paid during or after the plan year. **Do not** report long-term, deferred, retirement, or vesting programs. Report partial year or pro-rated payments as annualized amounts.

Include:

Team/Group/Unit Bonus	Gainsharing Awards
Profit Sharing	

Exclude:

Car Allowances	Gross-up amounts paid for tax purposes
Lead Premiums	Overtime
Sales Incentives/Commissions	Patent/Suggestion Awards
Hiring/Retention Bonuses	Key Contributor Awards
Long-term or retirement plan payments	Shift Differentials
Stock Grants/Options	MBO Bonus
Individual Performance Bonus	Lump Sum Merit Increases
Discretionary Bonus	Holiday Bonuses
Short Term Cash Payouts	Spot Awards

O. ACTUAL TOTAL CASH: Actual Total Annual Cash earned by incumbent. MUST equal the sum of Actual Base Pay + Production Incentive + Actual Individual Variable Cash + Actual Other Variable.

P. SURVEY RECORD NUMBER: Enter a unique record number assigned to the line of data which enables internal tracking and verification of the pay information reported to the survey. This can be as simple as a number sequence starting at 1 for the first record, and indexing up to the full count of records being submitted.

You may use any scheme meeting your own needs which will allow you to associate the data with your own employees and provide for easy reference should we need to contact you to clarify, audit, or verify your input data. **DO NOT submit Social Security Number, Employee ID, Payroll ID, or any other personally-identifiable-information which you would consider confidential, or could in any way compromise the confidentiality of the individual pay data reported for your employees.**

Q. GENDER: Identifies the gender of the employee:

F = Female

M = Male

R. WORK ZIP CODE: Enter five-digit the Postal ZIP Code of the **WORK LOCATION** of the employee. The “work location” may be the Company Headquarters, Regional Office, Remote Center, Service Center, Customer Site, or the Employees’ home, depending on where the employee spends the bulk of their time. Report the location which best represents the employees’ work location. Do not report the nine-digit Postal ZIP Code.

S. NOTES AND COMMENTS: Enter information which will help to explain where data has been derived, or why the value of a field is outside of the audit limits. The information entered here is only visible to your company and WMG, and is not distributed to other participants.

JOB MATCHING

This survey is aimed at collecting data for a variety of levels of individual contributors, supervisory and management level positions within several functions.

A general job description is provided for each job covered in the survey. These descriptions are prepared to reflect the normal range of duties, responsibilities and requirements found in the level of job specified. It is not intended that the description list every specific task that might conceivably be assigned to that job. Rather, it is a general indication of the scope and complexity of the job. Thus, it is unlikely that your jobs will be exact matches to the job descriptions.

The description should be used as a reference and guide to the general level of skill required for the performance of the typical duties listed. As a basic guide, you should have a minimum of an 80% confidence level that your job is a match. Pay particular attention to the exclusions and qualifying remarks in some descriptions.

MULTIPLE LEVEL MATCHING

Your job family may have more, or less levels within it than are identified in the survey. Review the content of the survey description to determine if two or more of your levels may need to be combined for reporting to a given survey level.

For Example: The survey has four levels of Branch Manager. Your company has five. Upon review of the survey descriptions, you may determine that your 3rd and 4th level would be best reported to the 3rd level in the survey. Therefore, combine your 3rd & 4th level and report both in the 3rd level of the survey.

Conversely, if you have two levels, and the survey has five, try to allocate your employees among the five survey levels based on job content, experience, and complexity, where possible, but do not force fit.

BLENDED JOBS - DO NOT DOUBLE MATCH

If your employee performs a combination of duties from two or more survey job levels or groups, pick the one survey job or group where at least 80% of the survey job content fits the employee. **DO NOT** match the same employee to more than one survey job level or group. If no survey job represents at least 80% of the duties of the employee, **DO NOT REPORT** that employee. **"If in doubt, leave it out."**

SURVEY JOBS INDEX

NEW AND REVISED POSITIONS INDICATED IN BOLD RED ITALICS

SENIOR EXECUTIVES/OFFICERS

23	CEO/President/General Manager 3 (CU Assets Under \$50 Million)	65	Executive Vice President/Assistant General Manager
24	CEO/President/General Manager 4 (CU Assets \$50-\$99 Million)	100	Controller
25	CEO/President/General Manager 5 (CU Assets \$100-\$149 Million)	110	Chief Administration Executive
26	CEO/President/General Manager 6 (CU Assets \$150-\$249 Million)	300	Chief Financial Officer/Executive
27	CEO/President/General Manager 7 (CU Assets \$250-\$499 Million)	430	Marketing Executive/Director
28	CEO/President/General Manager 8 (CU Assets \$500-\$999 Million)	610	Chief Information Operations Executive
29	CEO/President/General Manager 9 (CU Assets Over \$1 Billion)	620	Electronic Services Executive
		760	Chief Operations Executive/Director
		900	Chief Loans/Lending Executive
		950	Service Center/Member Services Executive
		960	Financial Services Executive

GENERAL ADMINISTRATION

1001	Administrative Support 1	1121	Messenger/Mail Clerk
1002	Administrative Support 2	1140	Records/Retention Archivist
1003	Administrative Support 3	1151	Items Processing Specialist
1011	Secretary/Administrator 1	1198	Office Manager
1012	Secretary/Administrator 2	1283	Exceptions Processor
1022	Executive Secretary/Administrator 2	1285	Proof Operator
1032	Secretary to the CEO/President/General Manager	1801	Paralegal 1
1041	Administrative Assistant 1	1802	Paralegal 2
1042	Administrative Assistant 2	8051	Technical Writer 1
1051	Receptionist	8052	Technical Writer 2
1054	PBX Receptionist	8053	Technical Writer 3
1056	PBX Operator		

HUMAN RESOURCES

2002	Human Resources Assistant	2116	Vice President Human Resources/Director 3 (151-250 Headcount)
2011	Human Resources Representative 1	2117	Vice President Human Resources/Director 4 (251+ Headcount)
2012	Human Resources Representative 2	2181	Training & Development Specialist 1
2013	Human Resources Representative 3	2182	Training & Development Specialist 2
2113	Assistant Vice President Human Resources	2187	Training & Development Manager
2114	Vice President Human Resources/Director 1 (Up to 75 Headcount)	2418	Human Resources Manager
2115	Vice President Human Resources/Director 2 (76-150 Headcount)		

MARKETING/SALES

3131	Sales Specialist	3592	e-Commerce Specialist
3152	Marketing Communications Specialist	3596	e-Commerce Marketing Director
3254	Marketing Specialist	3708	Product Marketing Manager
3255	Senior Marketing Support Specialist	3997	Marketing Supervisor
3351	Graphic Design Specialist 1	3998	Marketing Manager
3352	Graphic Design Specialist 2	3999	Assistant Vice President Marketing
3501	Telemarketing Representative 1	12072	Community Relations Specialist
3502	Telemarketing Representative 2	12073	Community Relations Officer
3507	Telemarketing Supervisor	12078	Community Relations Manager

AUDIT/FRAUD

4251	Internal Auditor 1	6711	Fraud Detection Specialist 1
4252	Internal Auditor 2	6712	Fraud Detection Specialist 2
4253	Internal Auditor 3	6713	Fraud Detection Specialist 3
4298	Internal Auditing Manager	6721	Fraud Prevention Specialist 1
4501	Compliance Officer 1	6722	Fraud Prevention Specialist 2
4502	Compliance Officer 2	6723	Fraud Prevention Specialist 3
4508	Compliance Manager	6728	Fraud Manager
6690	Loss Specialist 1	6812	Risk Management Specialist
6691	Loss Specialist 2		

FINANCE/ACCOUNTING

4001	Accounting Assistant 1	4097	Payroll Supervisor
4002	Accounting Assistant 2	4151	Financial Analyst 1
4003	Accounting Assistant 3	4152	Financial Analyst 2
4021	Accountant 1	4153	Financial Analyst 3
4022	Accountant 2	4154	Financial Analyst 4
4023	Accountant 3	4451	Personal Financial Counselor
4047	Accounting Supervisor	4492	Accounting/Finance Manager
4052	Payroll Assistant 2	4499	Assistant Vice President-Controller
4053	Payroll Assistant 3	4507	Electronic Service Support Supervisor

FACILITIES/PLANNING

5003	Purchasing Assistant 3	6503	Facilities Maintenance Worker 3
5004	Purchasing Assistant 4	6697	Facilities Supervisor
6502	Facilities Maintenance Worker 2	6698	Facilities Manager

INFORMATION TECHNOLOGY

6001	Computer Operator 1	6231	IS Support Specialist 1
6002	Computer Operator 2	6232	IS Support Specialist 2
6003	Computer Operator 3	6233	IS Support Specialist 3
6032	Database Administrator 2	6242	Personal Computer Support Specialist 2
6033	Database Administrator 3	6243	Personal Computer Support Specialist 3
6097	Computer Operations Supervisor	6271	Help Desk Coordinator 1
6098	Computer Operations Manager	6272	Help Desk Coordinator 2
6121	Network Engineering/Administrator 1	6273	Help Desk Coordinator 3
6122	Network Engineering/Administrator 2	6311	Programmer/Analyst 1
6128	Network Engineering Manager	6312	Programmer/Analyst 2
6141	Telecommunications/Network Technician 1	6313	Programmer/Analyst 3
6142	Telecommunications/Network Technician 2	6441	Systems/Networks Security Specialist 1
6143	Telecommunications/Network Technician 3	6442	Systems/Networks Security Specialist 2
6144	Telecommunications/Network Technician 4	6448	Data Security Manager
6202	Webmaster	6498	Information Technology Manager
6212	Web Designer/Administrator 2	6499	Assistant Vice President Information Technology

BRANCH OPERATIONS

10010	General Teller	12054	Private Banking Relationship Officer
10011	On-Call Teller 1	12058	Private Banking Relationship Manager
10012	On-Call Teller 2	12061	IRA/KEOGH Specialist 1
10021	Member Services Representative 1	12062	IRA/KEOGH Specialist 2
10022	Member Services Representative 2	12063	Business Development Officer 1
10023	Member Services Representative 3	12064	Business Development Officer 2
10024	Member Services Representative 4	12068	Business Development Manager
10027	Member Services Supervisor	12081	Policy and Procedure Writer 1
10031	Call Center Representative 1	12082	Policy and Procedure Writer 2
10032	Call Center Representative 2	12248	Assistant Branch Manager
10033	Call Center Representative 3	12471	Branch Manager 1 (Small Branch - Up to 5 Employees)
10037	Call Center Supervisor	12472	Branch Manager 2 (Medium Branch – 6-12 Employees)
10038	Call Center Manager	12473	Branch Manager 3 (Large Branch - 13+ Employees)
10041	Floater 1	12474	Branch Director
10042	Floater 2	12475	Regional Branch Manager
10051	Branch Support Specialist 1	12622	Personal Trust Officer 2
10052	Branch Support Specialist 2	12721	Operations Supervisor 1
10053	Branch Support Specialist 3	12722	Operations Supervisor 2
12005	Head Teller	12438	Operations Manager
12031	Vault Teller	12439	Assistant Vice President Operations
12041	Branch Customer Service Representative/Teller 1	12737	Assistant Manager Support Services
12042	Branch Customer Service Representative/Teller 2		
12051	Operations Trainer 1		
12052	Operations Trainer 2		
12053	Operations Trainer 3		

LOAN ADMINISTRATION/PROCESSING

12001	Collections Specialist 1	12181	Loan Officer 1
12002	Collections Specialist 2	12182	Loan Officer 2
12003	Collections Specialist 3	12183	Loan Officer 3
12007	Collections Supervisor	12187	Loan Services Supervisor
12010	Collections Manager	12188	Loan Services Manager
12011	Senior Mortgage Collections Specialist	12191	Commercial Loan Officer 1
12121	Loan Documentation Specialist 1	12192	Commercial Loan Officer 2
12131	Loan Service Assistant 1	12193	Commercial Loan Officer 3
12132	Loan Service Assistant 2	12249	Assistant Vice President Lending
12133	Loan Service Assistant 3	12401	Loan Underwriter 1
12135	Loan Specialist	12402	Loan Underwriter 2
12137	Loan Supervisor	12403	Commercial Underwriter
12138	Loan Manager	12801	DMV Clerk
12141	Loan Adjuster 1	12802	DMV Senior Specialist
12142	Loan Adjuster 2	12803	DMV Processor
12143	Loan Adjuster 3	13002	Auto Loan Processor
12146	Quality Service Specialist 2	13003	Dealer Relationship Officer
12151	Business Lending Loan Processor	13007	Retail Underwriting/Flooring Manager
12158	Business Lending Administration Manager	13008	Installment Loan Manager
12159	Business Lending Relationship Manager	13009	Lease Manager
12161	Consumer Loan Processor 2	13081	SBA Loan Analyst 1
12162	Consumer Loan Collector 2	13082	SBA Loan Analyst 2
12168	Consumer Loan Manager	13088	SBA Banking Manager
12171	Loan Processor		

REAL ESTATE

12127	Real Estate Loan Supervisor	12901	Escrow Specialist
12128	Real Estate Loan Production Manager	12904	Escrow Officer 1
12201	Real Estate Loan Officer 1	12905	Escrow Officer 2
12202	Real Estate Loan Officer 2	12908	Escrow Area Manager
12211	Real Estate Service Portfolio Specialist		

CENTRALIZED OPERATIONS

12021	ATM Teller 1	12521	Product Support Service Representative 1
12022	ATM Teller 2	12522	Product Support Service Representative 2
12101	Electronic Funds Transfer Representative 1	12523	Product Support Service Representative 3
12102	Electronic Funds Transfer Representative 2	12601	Credit Card Processor 1
12442	Electronic Banking Processor 2	12602	Credit Card Processor 2
12511	Check Processing Clerk 1	12607	Credit Card Supervisor
12512	Check Processing Clerk 2	12608	Credit Card Manager
12517	Check Processing Supervisor	12731	ATM Maintenance 1
12518	Check Processing Manager	12732	ATM Maintenance 2

SURVEY JOB DESCRIPTIONS

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Review the following job descriptions and identify those which may exist in your institution. Job matching should be based primarily on the job content; the QUALIFICATIONS requirements are only general guidelines. DO NOT rely on title comparisons alone. Only report data for jobs in your institution, which have a corresponding match to a survey job. The job duties should be a minimum of an 80% match. ***NEW AND REVISED POSITIONS INDICATED IN BOLD RED ITALICS.***

SENIOR EXECUTIVES/OFFICERS

23 CEO/PRESIDENT/GENERAL MANAGER 3 (CU Assets Under \$50 Million)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

24 CEO/PRESIDENT/GENERAL MANAGER 4 (CU Assets \$50-\$99 Million)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a Bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

25 CEO/PRESIDENT/GENERAL MANAGER 5 (CU Assets \$100-\$149 Million)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a Bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

26 CEO/PRESIDENT/GENERAL MANAGER 6 (CU Assets \$150-\$249 Million)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a Bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

27 CEO/PRESIDENT/GENERAL MANAGER 7 (CU Assets \$250-\$499 Million)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a Bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

28 CEO/PRESIDENT/GENERAL MANAGER 8 (CU Assets \$500-\$999 Million)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a Bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

29 CEO/PRESIDENT/GENERAL MANAGER 9 (CU Assets Over \$1 Billion)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of the organization in accordance with policies as established by the Board of Directors. Implements and coordinates operating practices and procedures to insure effective operations which meet established objectives. Provides guidance and recommendations to assist the Board in determining short and long-term objectives for the organization. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status of the Credit Union. Coordinates the activities of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of Credit Union staff. This is generally the top management position in the Credit Union.

Experience and Training: A minimum of a Bachelor's degree in Business Administration, a related field, or equivalent experience. Requires advanced knowledge of the Credit Union industry and its operating practices as would normally be obtained by seven to ten, or more years of experience involved with Credit Union operations at the management level.

65 EXECUTIVE VICE PRESIDENT/ASSISTANT GENERAL MANAGER

Under general direction recommends and participates in the formulation of new policies and makes decisions within existing policies as they have been approved by the CEO/President/General Manager and the Board of Directors. Plans, organizes, directs and coordinates the staff, programs and activities of the Credit Union to insure that objectives are attained. May act as Chief Executive Officer/President/General Manager in the absence of the Chief Executive Officer/President/General Manager. Coordinates the activities of various operation committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of the Credit Union staff. May be responsible for the operating functions of the Credit Union.

Experience and Training: Bachelor's degree in Business Administration, a related field or equivalent experience. Requires advanced knowledge of Federal and State laws regulating Credit Unions. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

100 CONTROLLER

Responsible for the controller functions at the corporate level. Directs the development and administration of the accounting systems, practices and procedures which conform to accepted accounting principles and reflect operating costs, budgets and profitability. Provides for timely preparation, interpretation and analysis of financial data statements, audits and the like which cover sales, earnings, profits, cash balances and financial results. Normally reports to the most senior financial position of the institution, but may report directly to the CEO.

Experience and Training: Bachelor degree in accounting, a related field or equivalent experience and CPA training or certification. Six years of responsible accounting management experience.

110 CHIEF ADMINISTRATION EXECUTIVE

Is responsible for the efficient management of the Credit Union's administrative functions, including, but not limited to, Purchasing, Property Management/Facilities, Compliance, Human Resources, Disaster Recovery, Training, Security, Office Services, and other like functions. Implements administrative policies affecting all departments in the Credit Union. Has total responsibility for the employment, counseling, performance evaluation, training, motivation and discipline of the administrative staff; may manage through lower level managers. Develops controls to monitor administrative activities; develops plans to ensure the most efficient practices are being used.

Experience and Training: Minimum of a Bachelor's degree in Business Administration, a related field or equivalent experience. Requires advanced knowledge of the Credit Union industry and its administrative practices. NOTE: This is the top-level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

300 CHIEF FINANCIAL OFFICER/EXECUTIVE

Serves as senior financial officer of the institution and may serve as Treasurer. May administer, but does not supervise activities of Central Accounting. Undertakes such projects as financial and tax planning, budget development, debt and equity financing, outside banking activities and operation of the investment portfolio. Initiates, develops and recommends financial policies and planning; directs preparation and submittal, in compliance with appropriate laws, regulations and corporate requirements, of accurate and timely financial tax and regulatory corporate reports. May coordinate systems operation and establish performance standards for branch expenses and evaluate results against such standards. Ensures integrity for institution's financial records from the point of origination, including the primary responsibility for information content. Directs development of a plan to manage cash resources to maximize investments and return of funds. Directs development of accounting policies and an accounting plan. Initiates and conducts research and analytical studies on various aspects of areas of responsibility. Manages the function through lower level Vice Presidents, Directors and/or Managers. Normally reports to the CEO. NOTE: This is the highest level position in this functional organization of the institution.

430 MARKETING EXECUTIVE/DIRECTOR

Under the direction of the General Manager, develops and maintains a marketing program designed to inform the membership, potential membership and the general public of Credit Union services and advantages of Credit Union membership. Prepares and arranges for the dissemination of information to members and others that will project a favorable image for the Credit Union. Plans advertising in various media, including newspapers, radio, and television. Insures maximum utilization of the available Credit Union advertising programs so as to obtain the highest benefit for the Credit Union. Works with advertising agencies in preparing promotional literature.

Experience and Training: Formal education in marketing or advertising desirable. Two years experience in Public Relations, Advertising. Ability to write news, informational and advertising copy. Experience in Credit Union desirable. Experience in dealing with advertising agencies helpful.

610 CHIEF INFORMATION OPERATIONS EXECUTIVE

This is the top management position within the Information Services/Systems department in the Credit Union; normally reporting directly to the CEO. Plans, organizes, directs and controls the activities and staff involved in the study, design, development and installation of data processing systems, including systems analysis, programming and computer operations. Manages, through subordinate Directors/Managers, the development and installation of information systems for planning, control and operational purposes. Supervises the conduct of feasibility studies for system improvement and the preparation of system project proposals. Prepares long-range systems projects/plans with priority recommendations. Presents proposed system projects to higher management. Schedules, controls and reports progress of system design, development and installation activity. Reviews facility and equipment requirements and prepares related recommendations. Coordinates all decentralized data processing applications and monitors equipment utilization. Prepares operational forecasts and requirements for data processing, systems development and communications. Prepares and administers project and department budgets and reports budget performance.

Experience and Training: Minimum of a Bachelor's degree in Computer Science, a related or equivalent field. The typical incumbent will normally possess seven years of system design, planning and installation experience in addition to a minimum of five years management experience in a financial institution. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

620 ELECTRONIC SERVICES EXECUTIVE

Is responsible for the overall administration and coordination of activities for the ATM, VIP/Paymate, Visa and other like functions. Develops and implements operations policies regarding the Credit Union's electronic services. Ensures daily operations by reviewing and recommending new methods and procedures to ensure the delivery of quality service to members through means of electronics. Is responsible for the Credit Union's ATM network. Responsible for the employment, counseling, training, performance evaluation, motivation and discipline of assigned employees; may manager though lower level managers.

Experience and Training: Bachelor's degree in a related technical field or equivalent experience. Requires advanced knowledge of the Credit Union industry and its electronic services practices.

760 CHIEF OPERATIONS EXECUTIVE/DIRECTOR

Plans, directs, organizes and controls the operational activities and staff involved in developing, implementing, and maintaining effective operational controls for the daily operations of the Credit Union. Interfaces with Chief Executive Officer/President/General Manager, Vice President Finance/Controller and Operating Committees of the Board of Directors to develop and plan operational objectives, services and programs which will implement the policies of the Board. Reviews branch operating activities and develops methods and procedures to improve effectiveness and response to members needs. Provides for the development and implementation of training programs, operating manual, policy manuals and the like. Develops controls to monitor operating activities such as dormant accounts, delinquency control, records and reservation, employee statements and the like. May arrange marketing and data processing activities. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of assigned employees. Includes assistant managers accountable for operating functions.

Experience and Training: Bachelor's degree in Business Administration, a related field or equivalent experience. Requires well-rounded knowledge of the Credit Union industry, regulations and operations as would normally be obtained by five or more years experience at a managerial or supervisory position in a financial institution. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

900 CHIEF LOANS/LENDING EXECUTIVE

This is the top loan management position. May serve as Credit Manager, Credit Committee Chairperson or at a similar level. Supervises all loan activities including appraisals, loan origination and loan servicing. Reviews all loan packages originating throughout the Credit Union to determine if they meet loan underwriting standards. Originates construction loans and real estates loans. Discusses loan requests with potential borrowers. Keeps abreast of all legislation and regulations pertaining to loans. Reviews and evaluates performance of staff members. Participates with the managing officer and financial manager to determine secondary market operations. Recommend loan policies, assists other departments as necessary and performs other related duties.

Experience and Training: College education or equivalent, five to ten years as a real estate loan officer and two to five years experience and specialized training in appraising, legal aspects and real estate.

950 SERVICE CENTER/MEMBER SERVICES EXECUTIVE

Is responsible for the total administration and coordination of activities for the entire branch office system and personnel. Is responsible for the planning, organizing, directing and controlling the quality of services and daily operations of the Credit Union's Service Centers. Reviews activities, costs, operations and forecasts of Service Center. Designs and implements operations policies regarding the Credit Union's branch operations. Reviews and recommends new methods and procedures to ensure the delivery of quality service to members. Evaluates the effectiveness of the branch office system and the individual branches by directing the analysis of branch activity statistics and reports. Assures consistency among the branch operations by monitoring and auditing branch procedures. Provides the staff with required training and resources. Is responsible for the employment, counseling, performance evaluation, motivation, and discipline of employees. May manage through lower level managers.

Experience and Training: Minimum of a Bachelor's degree in Business Administration, a related field or equivalent experience. Requires advanced knowledge of the Credit Union industry and its branch and operations practices. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

960 FINANCIAL SERVICES EXECUTIVE

Is responsible for the Credit Union's member services, loan and deposit functional areas. Manages the development, applications and on-going review of the consumer and residential mortgage lending and collections activities. Is responsible for the management of the loan portfolio to ensure profits and growth. Develops new products/services to ensure competitiveness in market. Maintains compliance with all laws and regulations concerning lending, collections and other member services. Approves loans per established guidelines and assists loan staff on borderline decisions. Solicits and reports to CEO/Board of Directors, on feedback of member receptiveness of services and products. Directs and supervises functional managers and other exempt level incumbents. Develops policy and procedures for member services and loan functions; ensures the appropriate staff receives complete training on new and existing products/services. Ensures that service centers and branches are sufficient to meet members' needs.

Experience and Training: Minimum of a Bachelor's degree in Business Administration, a related field or equivalent experience. Requires advanced knowledge of the Credit Union industry and lending, member services, teller, and other, special services practices. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

GENERAL ADMINISTRATION

1001 ADMINISTRATIVE SUPPORT 1

Under close supervision, performs a variety of minor clerical duties in accordance with specific instructions and established work procedures. Follows written and verbal instructions of accomplish assignments of a routine and repetitive nature such as sorting and filing correspondence, cards, invoices, receipts or other records. Collects information for specified report formats. Maintains simple files, posting records, compiling minor statistical data, making and checking routine calculations, preparing and sorting mail, proof-reading, completing forms and checking for accuracy, answering telephones and simple typing. May operate general business machines such as typewriter, copier, calculator, data entry terminal, telex or other similar machines. Normally works under the direction of higher level clerks. Assignments can be in several functional areas and include such job titles as Share Draft Clerks, Credit Card Clerks, Loan File Clerks, Posting Clerks, Share Certificate clerks and the like. Guidance is usually readily available.

Experience and Training: Basic reading, writing and arithmetical ability. Entry level position, no prior experience required.

1002 ADMINISTRATIVE SUPPORT 2

Under limited supervision, performs a variety of semi-routine clerical duties of moderate complexity requiring the exercise of some discretion and use of limited judgment and initiative. Follows written and verbal instructions with work usually subject to spot check. Performs duties such as maintaining complex files, keeping records, preparing schedules, compiling and checking reports, searching and investigating information contained in files, processing departmental documents requiring specific knowledge of functional operations, posting records and typing correspondence and reports from rough drafts. May operate general business machines such as typewriter, copier, calculator, data entry terminal, telex or other similar machines. Assignments can be in several functional areas and include such job titles as Share Draft Clerks, Credit Card Clerks, Loan File Clerks, Posting Clerks, Share Certificate Clerks and the like.

Experience and Training: Reading, writing, arithmetic and communicative skills equivalent to those obtained in high school or commensurate experience. One year of work related experience required.

1003 ADMINISTRATIVE SUPPORT 3

Under general supervision, performs advanced and complicated clerical duties requiring considerable judgment, independent analysis and detailed knowledge of departmental procedures. Assignments generally include preparing complex reports; checking and verifying non-routine bills, schedules, receipts, invoices, purchase orders, and other documents; maintaining complicated records requiring classification and compilation of varied information. Performs complicated reconciliation and control functions, and compiles special studies where analysis of complicated data is required. May independently answer correspondence, handle inquiries, complaints or adjustments. May operate a variety of general business machines and equipment such as typewriter, copier, calculator, data entry terminal, telex or other similar machines. Assignments can be in several functional areas and include such job titles as Share Draft Clerks, Credit Card Clerks, Loan File Clerks, Posting Clerks, Share Certificate Clerks and the like. May provide working leadership for other clerical personnel, through assignment of work, coordination and checking of assignments.

Experience and Training: High school graduate or equivalent experience. Requires thorough knowledge of policies and practices in assigned functional area as would normally be obtained through three years of responsible clerical work. Excludes those with bona fide supervisory responsibilities.

1011 SECRETARY/ADMINISTRATOR 1

Under limited supervision, performs secretarial and clerical details to relieve and assist line and staff manager of clerical duties. Assignments generally involve work of a confidential nature and require a basic knowledge of the practices and procedures of the function. Assembles and analyzes information, prepares reports, manuals, agendas, correspondence and memoranda. Answers routine mail and inquiries, follows up with others to insure that information is coordinated. Arranges and makes notifications of appointments and travel reservations/arrangements. Answers telephone calls and tactfully handles inquiries and transfers call to appropriate party. Process expense reports. May take dictation and transcribes notes for letters, memos or reports. Types material in final form from rough drafts which may contain technical terminology. May plan layout of reports and statistical tables. Operates general office equipment such as PC, typewriter, Dictaphone, copier, calculator, telex or other similar machines.

Experience and Training: High school graduate plus some advanced secretarial training. One year prior clerical experience.

1012 SECRETARY/ADMINISTRATOR 2

Under general supervision performs advanced secretarial and complex clerical duties to relieve and assist line and staff manager of clerical and administrative duties. Assignments generally involve work of a confidential nature and require a thorough knowledge of the practices and procedures of the function, Credit Union products, policies and programs. Assembles and analyzes information; prepares reports, manuals, agendas, correspondence and memorandum as guided by general Credit Union practice. Answers mail and a variety of inquiries. Follows up with other departments to insure that requests are carried out and information is coordinated. Arranges and makes notifications of appointments and travel reservations/arrangements. Answers telephone calls and tactfully handles inquiries and transfers calls to appropriate party. Checks and processes expense reports. May take dictation and transcribes notes for letters, memos, or reports. Types material in final form from rough drafts which contain technical terminology. Plans layout of reports and statistical tables. Operates general office equipment such as PC, typewriter, Dictaphone, copier, calculator, adding machine or other similar machines. Interfaces with other secretaries to share and coordinate workload.

Experience and Training: High school graduate plus advanced business school/secretarial training. Three years prior experience as a secretary.

1022 EXECUTIVE SECRETARY/ADMINISTRATOR 2

Under general supervision and acting on own initiative, performs secretarial and advanced clerical duties to relieve and assist executive, administrative, line and staff managers of clerical and administrative duties. Assignments generally involve work of a confidential nature and require knowledge of the practices and procedures of the function, Credit Union products, policies and procedures. Assembles and analyzes information, prepares reports, manuals, agendas, correspondence and memoranda. Answers mail and inquiries on own initiative, follows up with other departments to ensure that requests are carried out. Arranges and makes notifications of appointments and travel reservations/arrangements. Answers telephone calls and tactfully handles inquiries and/or transfers call to appropriate party. Checks and processes expense reports. May take dictation and transcribes notes for letters, memos, or reports. Type material in final form from very rough and involved drafts which may utilize frequent use of technical terminology and which combines material from several sources. Plans layout of complex reports and statistical tables. Operates general office equipment such as PC, typewriter, copier, calculator, or other similar machines.

Experience and Training: High school graduate plus advanced secretarial training. Five years prior related experience.

1032 SECRETARY TO THE CEO/PRESIDENT/GENERAL MANAGER

Under general supervision and acting on own initiative, performs diverse and advanced secretarial duties and administrative support for the Chief Executive Officer/President of the organization. Assignments involve work of a confidential or complex nature, necessitating exposure to sensitive information and contacts requiring considerable discretion, judgment, tact and diplomacy as well as a practical knowledge of the practices and procedures of the function, general Credit Union policies and programs. Gathers, assembles and analyzes information and data from a wide variety of sources. Prepares reports, manuals, agendas, correspondence and memoranda. Maintains sensitive files and records for superior. Reviews and answers mail and inquiries on own initiative and determines within established guidelines if executive action is required. Refers routine matters to appropriate parties for action and follows up to insure proper disposition. Communicates with executive, administrative and line management to gather and convey information pertaining to superiors office and responsibilities. Answers telephone calls and tactfully handles inquiries and/or refers to appropriate party. Coordinates and makes notifications and arrangements for travel reservations and appointments. May prepare and process expense reports for superior. Performs a wide variety of normal secretarial, administrative and clerical details including taking dictation and transcribing notes for letters, memos and reports. Types material in final form from very rough or involved drafts which may utilize frequent use of technical terminology and statistical data. May combine material from several sources. Plans the layout of complex reports, proposals and statistical tables. Operates a variety of general office equipment such as PC, typewriter, copier, calculator, Dictaphone and other similar machines. Interfaces with clerical and secretarial staff from within or outside the function. May have contact with firms, organizations or individuals from outside the company for coordination purposes. May provide work leadership for other support staff members.

Experience and Training: High school graduate or equivalent and advanced secretarial/administrative training. Five years prior related experience. Excludes those not reporting directly to a General Manager/Chief Executive Officer/President.

1041 ADMINISTRATIVE ASSISTANT 1

Under general supervision and acting on own initiative and direction, provides analytical and specialized administrative support of a non-routine, non-repetitive nature to relieve and assist executive, administrative, line and staff managers of complex details and advanced administrative duties. Independently investigates assigned problems, determining method of research, data and information requirements as well as analysis techniques. Executes special or continuous research and data analysis tasks. Analyzes problems, determines approach, compiles and analyzes data, and prepares reports/recommendations for action by superior. Coordinates complex activities between departments and outside parties. Contacts company personnel at all organizational levels to gather information and prepare reports. Assignments may be found in various functional areas of the company as Finance, Marketing, Engineering, Manufacturing, Personnel, etc. Work is generally of critical or confidential nature requiring a broad working knowledge of departments and Credit Union practices, policies, programs and product line.

Experience and Training: Two years of college level instruction in Business Management, a related field or equivalent experience. Three to five years of specialized administrative support experience of an increasingly responsible nature is required.

1042 ADMINISTRATIVE ASSISTANT 2

Under general supervision and acting on own initiative and direction, provides moderately complex administrative support for one or more departments or administrative units. Typically supports multiple managers and/or staff. Researches and obtains information for routine and moderately complex reports and special assignments. Executes special or continuous research and moderately complex data analysis. Analyzes problems, determines approach, compiles and analyzes data, and prepares reports/recommendations for action by superior. Contacts company personnel at all organizational levels to gather information and prepare reports. May act as coordinator of departmental projects, following up on pending details, coordinating project team activities and ensuring deadlines are met. Work is generally of a critical or confidential nature and requires a broad knowledge of departmental and company practices, policies, programs, and product line. Makes appointments, travel arrangements, meeting arrangements and coordinates activities between departments and outside parties. Answers telephones, screens calls and forwards messages. Answers routine correspondence and routes mail to the appropriate persons. Composes, prepares, edits and proofreads letters, reports and other correspondence. Typically uses software packages for word processing, spreadsheets, databases, graphics and desktop publishing applications. Operates general office equipment such as personal computer, typewriter, Dictaphone, copier, calculator, fax or other office machines. May provide guidance or work leadership to lower level clerical or administrative staff. Typically supports one or more managers and/or staff in a department or administrative unit, or may support multiple departments.

Experience and Training: High School graduate and 3-5 years secretarial or administrative support experience, or equivalent combination of advanced business school/secretarial training and job-related experience. Typically requires advanced word-processing and other personal computer skills.

1051 RECEPTIONIST

Under close supervision receives and directs visitors, employment applicants, salesmen and customers to appropriate locations and parties. Receives visitors, determines nature of visit and directs accordingly. Enforces appropriate security directives. May perform related clerical work such as typing, filing, sorting, distributing mail and the like. May conduct preliminary screening of employment applicants.

Experience and Training: Basic reading, writing and arithmetic ability. No prior experience necessary. Entry level position. Should type 40 words per minute if significant typing duties are involved. Excludes employees who operate company PBX systems in conjunction with normal reception duties.

1054 PBX RECEPTIONIST

Under limited supervision, receives and directs visitors, employment applicants, sales persons and customers to appropriate party. Operates company PBX switchboard system to receive and connect incoming telephone calls to proper party. Handles incoming, outgoing, long distance and special conference calls. May maintain special records and logs of telephone calls, times, charges, and company phone directory. May operate paging systems and coordinate the installation, movement and service of telephone equipment within the plant. Receives visitors, determines nature of visit and directs accordingly. Enforces appropriate security procedures and directives. May perform related clerical work such as typing, filing, sorting, distributing mail and the like. May conduct preliminary screening of employment applicants. Decisions and problems are of a routine nature within framework of past practices, standard work methods and defined procedures.

Experience and Training: Basic reading, writing and arithmetic and communicative skills. Knowledge of PBX system operations. Should type in excess of 40 WPM if significant typing duties are involved.

1056 PBX OPERATOR

Under limited supervision operates single or multiple position telephone switchboard. Handles incoming, outgoing, long distance and WATS calls. May coordinate and assist in the placement of conference calls. May operate page systems. May coordinate the installation, movement and service of telephone equipment within the plant.

Experience and Training: Basic reading, writing and arithmetical ability. One year of experience in the operation of a PBX system. Excludes employees who perform reception duties.

1121 MESSENGER/MAIL CLERK

Under general supervision, provides mail and messenger services for various company locations as directed. Follows well established procedures with limited latitude to alter sequences of methods. Guidance is generally available from superiors. Performs pick-up and delivery of mail and packages at post office and various locations. Provides messenger/courier service for messages, documents, packages, goods, etc. between various local destinations. Sorts and distributes incoming mail and courier deliveries to appropriate in-house locations on established schedule. Prepares outgoing mail for delivery to post office. Weighs letters and packages and calculates appropriate postage. Sets and operates postage meter. Records postage charges for assignment to department accounts. May operate company vehicle to transport employees and visitors and perform general messenger duties. Picks up and delivers company vehicles for washing and servicing.

Experience and Training: Basic reading, writing and arithmetic ability. One year of general office or related messenger experience is required. Familiarity with postage regulations. Valid driver's license with good driving record required for operation of company vehicle.

1140 RECORDS/RETENTION ARCHIVIST

Under close supervision, performs necessary assignments in controlling, logging, storing, filing, retrieving, destroying and protecting Credit Union documentation. Processes requests and schedules document pick-ups/deliveries from/to Credit Union staff and departments. Logs and files incoming documents. Maintains a catalog system within the archival room for efficient location of documents. Prepares, logs and coordinates destruction of records.

Experience and Training: Requires a High School diploma and a minimum of six months general business experience. A typical incumbent will possess six months to one year directly related experience.

1151 ITEMS PROCESSING SPECIALIST

Under general supervision works with most phases of document processing including but not limited to processing returned items, inclearings, transit, mail deposits, visa payments and research to resolve issues with the Federal Reserve Bank. Processes and balances on a daily basis all member checks received from the Federal Reserve Bank and same day settlement institutions and all items received from member deposit or cash using document processing equipment. Pulls returned items, preparing returned item cash letters daily within FRB guidelines and timeframes. Processes items returned from the FRB, including posting transactions to member accounts and communication with both internal and external members. Ensures quality control of all documents including images, encoding and endorsements. Performs research pertaining to check copies, statement copies, posting errors, missing deposits, and subpoenas.

Experience and Training: High School diploma and a minimum of two years experience performing document processing functions.

1198 OFFICE MANAGER

Responsible for managing and directing a combination and variety of general office activities such as payroll, accounting, personnel, order processing and the like in an organization of limited size where such activities must be centralized and combined for economical operations. May set up and maintain general activities with a variety of other functions to provide required support. Maintains contacts with outside vendors, customers and others. Supervises office clerical staff.

Experience and Training: High school graduate or equivalent experience. Thorough knowledge and experience in office activities as would normally be attained through three to five years of experience.

1283 EXCEPTIONS PROCESSOR

Ensures timely posting, balancing and preparation of exception items for return to the Federal Reserve Bank. Responsible for the proper receipt and accurate disposition of all items on the Share Draft Un-posted Listing. Ensures that sufficient funds are available in the share draft account or adequate overdraft is available prior to paying share drafts listed on the Share Draft Un-posted Listing Report. Prepares and balances the Federal Reserve Item Cash letter. Completes and balances the FRB clearing Balance Sheet and Journal Voucher. Reviews and monitors all share draft accounts for excessive insufficient fund activities and takes appropriate actions. Verifies and files all stop payment requests. Processes all incoming and outgoing items for collection and adjusts member accounts accordingly. Processes the exceptions listed on the weekly batch posting exceptions reports. Closes accounts as indicated on the monthly negative share draft report.

Experience and Training: High school diploma or equivalent. One year teller or accounting experience required.

1285 PROOF OPERATOR

Under general supervision coordinates and maintains all phases of the document processing program. Process and balance on a daily basis all member share drafts received from the Federal Reserve Bank. Pull and balance on a daily basis all exception items for processing by Operations staff for return to the Federal Reserve Bank. Prepares deposit items with cash letters for transmittal to Federal Reserve Bank. Process and balance on a daily basis all coupon loan payments for posting to member accounts. Responsible for maintenance and cleaning of all document processing equipment. Responsible for the ordering of all supplies necessary for the document processing equipment. Responsible for the quality control of all document processing, including microfilm, encoding and endorsement. Other duties as assigned by supervisor.

Experience and Training: High school graduate or equivalent. Ability to perform basic accounting operations; operates 10 key by touch. Minimum of two years experience in a financial institution.

1801 PARALEGAL 1

Responsible for gathering, organizing and summarizing information relative to legal issues and networks for information. Researches statutes, regulations and court decisions, makes recommendations and helps resolve issues, drafts contracts, resolutions and other basic legal documents and prepares various legal documents for review. Responsible for the preparation of case files to pursue legal action in cases that involve bankruptcies, repositions and judgments. Develops client relationship. Analyzes and applies statutes, regulation and polices for compliance. Conducts advanced legal research. Participates in closings, settlements and negotiations. Strong verbal and written communication skills. Knows bank's organization, policies and procedures. Familiarity with statutes, proceedings and processes. Proficient computer application skills. Receives frequent directions from more experienced paralegals and attorney supervision, and is learning about the organization.

Experience and Training: Paralegal certification with one to five years experience as a paralegal and a minimum one to three years in a document driven office.

1802 PARALEGAL 2

Liaison between internal clients and practice group or unit. Performs complex legal research and analysis. Interprets and updates practice group or unit on compliance with applicable statutes, regulations, rules and policies. Integrally involved in negotiations, settlements and closings. Identifies and raises legal issues, advises practice group or unit on resolution, solves problems. Can train others to use PC programs and applications. Develops, implements and evaluates the legal assistant and paralegal training program. Trains and manages legal assistants and other paralegals. Develops, monitors and evaluates work efficiencies. Works autonomously and handles assignments with minimal supervision. Summarizes for and reports to practice group or unit. Experienced at problem solving. Adept at applying the law to facts at hand.

Experience and Training: Bachelor degree or equivalent experience. Five to seven years law firm related experience; a minimum three years as a paralegal.

8051 TECHNICAL WRITER 1

As directed, researches, writes, edits, indexes or revises user on-line help or print documentation of limited scope and technical complexity. Obtains data from review of documentation, drawings, schematics and reports, consultation with technical staff members and by using the product. Generally assists more senior level Technical Writers or works as a member of a project team. Requires excellent oral and written communication skills, and limited experience with PC word-processing applications and publication tools. Assignments cover standard applications where ample guidance is available and formats are usually well defined.

Experience and Training: Bachelor's degree in English, Computer Science or related field and a minimum of up to 2 years experience or equivalent. Entry level position to the professional technical writer job family. Excludes trainees without commensurate combination of academic preparation and experience. Normally considered an exempt position.

8052 TECHNICAL WRITER 2

Under general supervision, researches, writes, edits, indexes or revises user documentation of large scope and technical complexity. Writes documentation by using design specifications, consultation with technical staff and by using the product. Interacts with appropriate staff and management during design phase to gain understanding of product. Analyzes requirements of project to determine types of publications needed. Writes and tests programs and demos. Ensures accuracy and completeness of technical documentation. Requires excellent oral and written communication skills, as well as solid knowledge of company products. Generally works as a member of a documentation or product team, and may lead projects of limited scope. May provide guidance to entry-level Technical Writers.

Experience and Training: Bachelor's degree in English, Computer Science Business or related field and a minimum of 2 - 5 years of technical writing and editing experience or equivalent. Typical incumbents may possess in excess of six years of actual related experience.

8053 TECHNICAL WRITER 3

Researches, writes, indexes, edits or revises highly diverse user documentation of great scope and advanced technical complexity. Proactively participates on project teams to contribute to overall product development. Develops source material, consults with appropriate staff and coordinates the preparation of required illustrative materials. Writes and tests complex programs and demos. Suggests new procedures to improve the operations of the department. Leads multiple complex projects and serves as a resource/mentor to other Technical Writers or publications staff.

Experience and Training: Bachelor's degree in English, Computer Science, Business or related discipline and 5 - 10 years technical writing and editing experience or equivalent. Typical incumbents may possess in excess of twelve years of actual related experience.

HUMAN RESOURCES

2002 HUMAN RESOURCES ASSISTANT

Under general supervision, performs a wide variety of support and clerical activities in employment, compensation, security, unemployment insurance, benefits, employee relations, training and related areas. Prepares and maintains employee personnel files, records and information. Processes departmental forms, records and documents. Extracts and compiles a variety of personnel data for consolidation into management reports such as: weekly manpower report, insurance/benefit reports, salary surveys, OSHA, Affirmative Action reports and the like. Interviews employment applicants for non-exempt positions. Screens, evaluates and conducts reference checks on candidates. Maintains requisition and advertising logs. Coordinates job postings and resume routing activities. Maintains Liaison with outside employment sources. Administers benefit programs. Coordinates the processing of Group Insurance claims. Prepares insurance reports summarizing claims and coverage's. Conducts employee orientations to inform new hires of company benefit programs. Coordinates Credit Union employee activities. Normally a transition position from clerical tasks to professional personnel family.

Experience and Training: Two years of college level industrial relations courses or equivalent experience. Requires a general understanding of personnel administration and industrial operations. Two years of general personnel experience. Duties are usually considered non-exempt in nature.

2011 HUMAN RESOURCES REPRESENTATIVE 1

Performs professional level personnel activities in functions such as employment, compensation, benefits, training, employee relations security, unemployment insurance and related areas. Generally specializes within two or more assigned areas. Typical tasks include interviewing, screening, evaluating and extending employment offers to qualified applicants; investigating requests for new/revised job classifications, preparing job descriptions and coordinating final description content with line management, preparing data for compensation and benefit surveys, analyses of results and reviewing salary increase requests. Assists management in interpreting and applying company personnel policies, counseling employees concerning work related problems and conducting termination interviews; prepares employee handbook, benefit brochures and conducting employee orientation. Assists in the preparation and presentation of routine unemployment claim proceedings and hearings, conducting employee training programs and similar tasks. Researches and consolidates information required for analyses of personnel operations. Prepares special projects as assigned.

Experience and Training: Bachelor's degree in Industrial Relations, Personnel, a related field or equivalent experience. Analytical skills to conduct basic research, analyze data and prepare recommendations. Ability to communicate with employees at all levels. This is the entry level position, normally considered to be performing exempt level assignments. No prior Human Resources experience is required.

2012 HUMAN RESOURCES REPRESENTATIVE 2

Performs a wide variety of professional level personnel activities in functions such as employment, compensation, benefits, training, employee relations, security, unemployment insurance and related areas. Generally specializes within two or more assigned areas. Typical tasks include assisting in the development and conduct of recruiting programs, interviewing, screening, evaluating and selecting qualified applicants; reviewing requests for classification/ grade changes; recommending appropriate salary grade; analyzing salary survey data; developing compensation structures; reviewing competitive benefits, developing recommendations for benefit additions and changes; interpreting personnel policies for supervision, counseling employees concerning work related problems and conducting termination interviews; preparing company benefit brochures and conducting employee orientations; preparing and presenting unemployment claims. Develops and conducts employee training programs, affirmative action programs and similar tasks. Conducts research, analyses data and prepares recommendations on assigned projects. Provides assistance to line management regarding employee relations practices. May provide technical guidance to lower level staff.

Experience and Training: Bachelor's degree in Industrial Relations, Personnel, a related field or equivalent experience. Practical knowledge of assigned functional areas as would normally be obtained from two or more years of experience in the field.

2013 HUMAN RESOURCES REPRESENTATIVE 3

Plans, conducts and coordinates the development and administration of personnel programs in functions such as employment, compensation, benefits, training, employee relations, security, unemployment insurance and related areas. Generally specializes in two or more areas. Provides staff consulting support in the investigation of new personnel programs. Conducts research into personnel practices, policies and procedures. Analyzes trends of a competitive nature and within the company. Assists in the formulation of company personnel and manpower objectives. Develops recommended courses of action to meet objectives. Conducts studies to determine feasibility, cost benefits, and potential personnel program applications. Typical tasks would include formulation of extensive recruiting campaigns, development of compensation plans, coordination of training programs, analysis and recommendations for benefits changes, preparation and administration of EEO and affirmative action programs and tasks of similar complexity. May provide project leadership to other staff members.

Experience and Training: Bachelor's degree in Industrial Relations, Personnel, a related field or equivalent experience. Practical knowledge of the techniques, concepts and considerations pertinent to effective personnel administration as would normally be obtained through five years of experience in the field.

2113 ASSISTANT VICE PRESIDENT HUMAN RESOURCES

The purpose of this position is to provide assistance to and act in place of the functional Vice President in the management of the department. Will be responsible for assisting the Vice President in managing all aspects of the functional area. Assist in strategic planning, project plans, budgetary projections, managing of day-to-day operations, long-range planning. Responsible for staff development and training.

2114 VICE PRESIDENT HUMAN RESOURCES/DIRECTOR 1 (Up to 75 Headcount)

Under general direction, manages and directs personnel activities and benefits administration. Normally responsible for a small sized Credit Union of less than 76 employees. Develops and maintains a variety of programs to ensure harmonious employee relations in keeping with Credit Unions objectives. Recommends and conducts a variety of training programs to attain employee relations objectives. Counsels employees in the interpretation and application activities by preparing advertising, conducting interviews, screening applicants, developing starting salaries and extending offers. Develops, documents and issues personnel policies and practices. Conducts research into the latest trends in personnel policy development and recommends policy revisions. Recommends basic objectives, policies and guidelines required to implement and administer compensation programs. Directs the maintenance of personnel data systems and records. Reviews employee changes in status and insures fair and equitable application of compensation policies and practices. Directs the maintenance of wide variety of benefit programs, e.g., insurance, employee education, Credit Union etc. Continually analyzes employee attitudes and concerns and recommends programs to correct problems and employees in anticipation of Credit Union objectives. Coordinates activities of Safety Committee. Performs a variety of special studies and activities.

Experience and Training: Bachelor's degree or equivalent experience and seven years related experience. Requires broad knowledge of personnel administration policies and practices. Ability to effectively communicate is required. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

2115 VICE PRESIDENT HUMAN RESOURCES/DIRECTOR 2 (76-150 Headcount)

Under general direction, manages and directs personnel activities and benefits administration. Normally responsible for a medium sized Credit Union with 76 to 150 employees. Develops and maintains a variety of programs to ensure harmonious employee relations in keeping with Credit Unions objectives. Recommends and conducts a variety of training programs to attain employee relations objectives. Counsels employees in the interpretation and application activities by preparing advertising, conducting interviews, screening applicants, developing starting salaries and extending offers. Develops, documents and issues personnel policies and practices. Conducts research into the latest trends in personnel policy development and recommends policy revisions. Recommends basic objectives, policies and guidelines required to implement and administer compensation programs. Directs the maintenance of personnel data systems and records. Reviews employee changes in status and insures fair and equitable application of compensation policies and practices. Directs the maintenance of wide variety of benefit programs, e.g., insurance, employee education, Credit Union, etc. Continually analyzes employee attitudes and concerns and recommends programs to correct problems and develop employees in anticipation of Company objectives. Coordinates activities of Safety Committee. Performs a variety of special studies and activities.

Experience and Training: Bachelor's degree or equivalent experience and seven years related experience. Requires broad knowledge of personnel administration policies and practices. Ability to effectively communicate is required. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

2116 VICE PRESIDENT HUMAN RESOURCES/DIRECTOR 3 (151-250 Headcount)

Under general direction, manages and directs personnel activities and benefits administration. Normally responsible for a large sized Credit Union of 151 to 250 employees. Develops and maintains a variety of programs to ensure harmonious employee relations in keeping with Credit Union's objectives. Recommends and conducts a variety of training programs to attain employee relations objectives. Counsels employees in the interpretation and application activities by preparing advertising, conducting interviews, screening applicants, developing starting salaries and extending offers. Develops, documents and issues personnel policies and practices. Conducts research into the latest trends in personnel policy development and recommends policy revisions. Recommends basic objectives, policies and guidelines required to implement and administer compensation programs. Directs the maintenance of personnel data systems and records. Reviews employee changes in status and insures fair and equitable application of compensation policies and practices. Directs the maintenance of wide variety of benefit programs, e.g., insurance, employee education, Credit Union, etc. Continually analyzes employee attitudes and concerns and recommends programs to correct problems and develop employees in anticipation of Credit Unions objectives. Coordinates activities of Safety Committee. Performs a variety of special studies and activities.

Experience and Training: Bachelor's degree or equivalent experience and seven years related experience. Requires broad knowledge of personnel administration policies and practices. Ability to effectively communicate is required. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

2117 VICE PRESIDENT HUMAN RESOURCES/DIRECTOR 4 (251+ Headcount)

Under general direction, manages and directs personnel activities and benefits administration. Normally responsible for a large sized Credit Union of 251 and more employees. Develops and maintains a variety of programs to ensure harmonious employee relations in keeping with Credit Union's objectives. Recommends and conducts a variety of training programs to attain employee relations objectives. Counsels employees in the interpretation and application activities by preparing advertising, conducting interviews, screening applicants, developing starting salaries and extending offers. Develops, documents and issues personnel policies and practices. Conducts research into the latest trends in personnel policy development and recommends policy revisions. Recommends basic objectives, policies and guidelines required to implement and administer compensation programs. Directs the maintenance of personnel data systems and records. Reviews employee changes in status and insures fair and equitable application of compensation policies and practices. Directs the maintenance of wide variety of benefit programs, e.g., insurance, employee education, Credit Union, etc. Continually analyzes employee attitudes and concerns and recommends programs to correct problems and develop employees in anticipation of Company objectives. Coordinates activities of Safety Committee. Performs a variety of special studies and activities.

Experience and Training: Bachelor's degree or equivalent experience and seven years related experience. Requires broad knowledge of personnel administration policies and practices. Ability to effectively communicate is required. NOTE: This is the top level position in the Credit Union. This incumbent is responsible for the full scope of the function and normally reports directly to the CEO.

2181 TRAINING & DEVELOPMENT SPECIALIST 1

Conducts training and educational programs in such areas as basic skills, sales techniques, computer software/hardware, company products and policies, supervisory techniques, etc. Conducts examinations and evaluations to assess trainees' mastery of the subject matter. The emphasis of this position is on classroom instruction, but it may include some needs assessment and program development and/or modification.

Experience and Training: Bachelor's degree in Human Resources, Education, Communications, or related field, and zero to two years Human Resources or Education experience. General knowledge of technical subject matter and training techniques. This is normally the entry-level position to the training/management development job family.

2182 TRAINING & DEVELOPMENT SPECIALIST 2

Develops, updates and conducts training programs for supervisory, management, professional and nonexempt positions in areas such as sales techniques, computer software/hardware, company products and policies, supervisory/management techniques, etc. May conduct evaluations and develop new programs to address those findings, make changes in individual programs or recommendations on overall curriculum and related learning materials. Develops liaison with vendors, industry professionals, etc. May provide career and development consultation to employees.

Experience and Training: Bachelor's degree in Human Resources, Education, Communications, or related field. Two to four years experience in the assessment and delivery of training/management techniques. Broad knowledge of technical subject matter and training techniques.

2187 TRAINING & DEVELOPMENT MANAGER

Plans, organizes, directs and controls the activities and staff involved in the development, implementation and administration of personnel training and development programs. Conducts research to assess training requirements; develops course content, materials and coverage. Schedules, supervises and conducts training classes. Reviews availability and applicability of outside training resources for possible internal utilization. Develops criteria to measure training effectiveness.

Experience and Training: Requires a broad knowledge of training techniques, methods, theories, materials and programs as would normally be obtained through receipt of a bachelor level degree in Education, Industrial Relations, Psychology or a related field or equivalent experience and three years of training experience.

2418 HUMAN RESOURCES MANAGER

Manages and directs the activities and staff involved in developing and maintaining personnel activities, policies and procedures for an employment level of less than 250 employees. Coordinates recruitment activities, compensation programs, new hire orientations, employee benefits, health and safety and affirmative action plans through subordinates to ensure positive employee relations in keeping with Institution objectives. Participates in compensation and benefit surveys to remain apprised of current trends, conditions and legislative changes. Makes presentations and recommendations to management regarding new or existing personnel policies. Directs the maintenance of personnel records and data systems and reviews employee changes in status to ensure fair and equitable application of compensation, personnel and employee relations policies and practices. Provides guidance to managers and supervisors in the use and application of salary ranges and increase guidelines, job evaluation plans and interpretation of personnel policies and procedures. Responsible for the employment, training, performance evaluation, counseling and discipline of assigned employees. May report to a Vice President, Director or comparable level and supervises nonexempt staff.

Experience and Training: Bachelor degree or equivalent experience and two years of diverse experience in personnel.

MARKETING/SALES

3131 SALES SPECIALIST

Under general supervision responsible for production of monthly sales reporting, sales tracking, auditing, and verification. Answer, verify, document and assist branches with calls and emails relating to sales and insurance product tracking. Run and retrieve sales summary reports for all branches. Responsible for production of reports for the Board, new member growth, payroll, sales statistics, and quarterly goal reports. Responsible for Sale Track Training at all branches. Create and publish newsletter. Assists in the weekly and monthly tracking of subject sales products and teller incentive. Evaluates sales statistical data and creates monthly and weekly progress reports to the branches. Provide product administration, training, ordering and distribution of all insurance supplies, update procedural changes, insurance vendor/rep contact to ensure quality of program.

Experience and Training: Bachelor degree in Business/Marketing or other related field.

3152 MARKETING COMMUNICATIONS SPECIALIST

Under limited supervision services new, potential and existing member groups, assists with credit union promotional programs and special events, writes and produces both internal and external newsletters, coordinates the pick-up and delivery of marketing materials. Develops and distributes communications and credit union material to employee groups. Develops, writes and helps produce newsletter for internal and external client base. Assists in the production of annual report and assists in the coordination of promotional campaigns and promotional material. Performs administrative support duties such as; maintaining file of news releases, articles, newsletters and promotional material; maintaining mailing list of credit union contacts; exchanging marketing materials and information with other credit unions; proofreading, design and production of materials; assisting with daily deadlines; preparation of statements inserts, flyers, direct-mail pieces, posters, news releases and various articles.

Experience and Training: Bachelor's degree or equivalent experience. One to three years of related experience with a through knowledge of credit union products and services.

3254 MARKETING SPECIALIST

Analyzes, gathers and selects sources of information to determine market characteristics, measurements of market potentials, market-share analysis and sales analysis. Assists with the Credit Union's financial product and service delivery network. Provides actionable marketing information. Conducts studies in order to analyze present and potential markets for new or existing products or services. Assists in planning marketing strategies and objectives. Monitors the profitability and performance of existing products and services and recommends modifications. May assist in implementing public relations' programs. Participates in new market research and design. Assists with sales development and sales research programs and contributes pertinent market data to flow of management information. May coordinate training programs to promote Credit Unions product knowledge and sales of these products. Conducts customer surveys to obtain marketing information about the Credit Union products and services.

Experience and Training: College degree or equivalent financial institution experience. Two years previous experience in market research or equivalent research analysis. General knowledge of Credit Union industry, customer service, sales and marketing and ability to instruct. Ability to communicate effectively with Credit Union personnel and the public.

3255 SENIOR MARKETING SUPPORT SPECIALIST

Under general supervision plans, executes educational, advertising and promotional efforts to reach members and prospective members. Responsible for a portion of the marketing budget, reviews invoices, maintains budgetary records and provides budget reports to management. Develops, recommends and implements strategic and creative direction for marketing campaigns including direct mail and e-mail. Evaluates costs and recommends purchase of media for assigned channels. Writes online content for member education and promotions. Provides graphics, design and campaign placement direction to Web Services. Coordinates and negotiates with outside advertising agencies and mail houses. Works closely with various credit union service providers and oversees their marketing programs to credit union's membership. Prepares mailing targets, quarterly prescreens, and tracks and measures direct mail and e-mail campaign results. Plans and executes special events and the credit unions' community involvement efforts. Coordinates planning, copy writing, layout, production and printing of marketing brochures, statements inserts, annual reports, and other collateral materials.

Experience and Training: Bachelor degree in Marketing, Advertising, Journalism, Public Relations or relate field. 3-4 years marketing experience.

3351 GRAPHIC DESIGN SPECIALIST 1

Under limited supervision, performs assignments where standards are well established and generally follow prescribed formats. Works from written as well as verbal direction. Guidelines from superiors are readily available. Plans, lays-out and preparation of commercial artwork for inclusion in product brochures, displays, presentations slides, proposals, technical manuals and similar graphic applications. Utilizes a wide variety of graphics production equipment, web tools and supplies including personal computer and desktop publishing/graphics software. Prepares renderings, charts, graphs, schematics, two and three-dimensional drawings. Uses engineering drawings, photographs, rough sketches, models or other documentation to prepare desired artwork. Utilizes standard graphic art techniques, equipment and supplies.

Experience and Training: Associates degree or equivalent experience. Two to four years related experience.

3352 GRAPHIC DESIGN SPECIALIST 2

Under general direction performs a variety of support tasks requiring a creative graphic treatment. Works from general guidelines using considerable creative judgment regarding composition and media selection. Familiar with multiple media presentation techniques. Plans, lays-out and preparation of commercial artwork for inclusion in product brochures, displays, presentations slides, proposals, technical manuals and similar graphic applications. Utilizes a wide variety of graphics production equipment, web tools and supplies including personal computer and desktop publishing/graphics software. Prepares renderings, charts, graphs, schematics, two and three-dimensional drawings. Uses engineering drawings, photographs, rough sketches, models or other documentation to prepare desired artwork. Utilizes standard graphic art techniques, equipment and supplies.

Experience and Training: Bachelor's degree in Graphic Design or equivalent experience. Four to six years of related experience.

3501 TELEMARKETING REPRESENTATIVE 1

Under limited direction, contacts and sells products/services to selected customers in a designated market area via telephone. Makes daily calls to new members. Takes customer orders via telephone, inputs orders into an order system, responds to customer inquiries. Cross sells the institutions' products/services. Informs customers of current promotions and products.

Experience and Training: Typically an intermediate level position, excludes trainees. A typical incumbent will normally possess two to three years of directly related experience. A thorough knowledge of the institutions products/services is required.

3502 TELEMARKETING REPRESENTATIVE 2

Under limited direction, contacts and sells products/services to selected customers in a designated market area via telephone. Makes daily calls to new members. Takes customer orders via telephone, inputs orders into order system, responds to customer inquiries. Actively cross sells institutions' products/services. Informs customers of institutions' current promotions and products. May provide work leadership to lower level Telemarketing Representatives.

Experience and Training: Career level position requiring a minimum of five years of directly related experience. The typical incumbent will normally possess five to seven years of directly related experience.

3507 TELEMARKETING SUPERVISOR

Directs and supervises a group of Telemarketing Representatives responsible for contacting customers via telephone for the purpose of selling institutions' products/services. Supports the sales efforts through marketing activities. Assists in planning sales strategy and in training the Telemarketing Representatives.

Experience and Training: Thorough knowledge of the institutions' policies/practices and products/services is required. A typical incumbent will normally possess a minimum of seven years of related sales/marketing experience. Prior supervisory experience may also be required

3592 e-COMMERCE SPECIALIST

Requires basic knowledge of company products/service, and marketing strategies. Basic skills in state-of-the-art e-Commerce applications. Assists in reviewing competitive websites and collects marketing intelligence regarding competitive position. Analyzes website traffic for trends and use patterns to identify and quantify customer habits and behavior. Requires basic knowledge of the business practices and procedures that are generally obtained on the job. Uses standard instructions, written manuals and documents. Makes choices on work prioritization with some assistance. Guidance is readily available from other team members or management. Consults with team leaders and or management to develop schedules, milestones, and priorities.

Experience and Training: Bachelor degree or equivalent experience. 2 to 4 years experience.

3596 e-COMMERCE MARKETING DIRECTOR

Requires extensive, direct experience with Internet development, marketing, promotion and technology at an Internet organization or internet/e-commerce function within consumer marketing. Coordinates new media/interactive/e-Commerce activities across organization. Develops means to measure effectiveness of new media applications. Directs the development and evaluation of Internet strategic marketing plans to capture the optimum interactive approach. Establishes the strategic role for interactive media for current, near and longer-term corporate media and promotion planning. Establishes and executes plans for testing and monitoring of new, emerging interactive media. Establishes strategic relationships within the new media industry.

Experience and Training: Bachelors degree or equivalent experience. Seven to ten years related experience.

3708 PRODUCT MARKETING MANAGER

Research, analysis, development, planning and management of new and existing financial products that support the financial institutions business goals, customer needs and image. Manages projects related to various products, including the project teams process. Acts as a technical and content expert for the development of product collateral materials and employee training/references. Coordinates the development cycle and manages aspects of the product life cycle from concept to new introduction, enhancements and end of life. Obtains required internal approvals for product review, documentation and internal/external communication. Works with vendors and other third parties related to product implementation and enhancements. Articulates product positioning, key benefits and value proposition. Prepares request for proposal; creates business plans for the product/product line, and determines technical specifications. Participates in the decision making and related preparation of promotional collateral including point-of-sale materials, presentations, brochures, and direct mail pieces; packaging and advertising campaign. Assists in the development of training materials and other information related to the product launch. Provides technical and content expertise of these materials. Assists with or conducts the competitive analysis/assessment/research of new delivery channels and product feasibility.

Experience and Training: Bachelors degree or equivalent experience. Four to six years experience in product marketing. Advanced knowledge of bank's product lines and potential applications. Understanding of product and customer requirements. General experience in management techniques, marketing and product development. Product lines may represent new and emerging products along with established mature products.

3997 MARKETING SUPERVISOR

Requires thorough knowledge of business practice and procedures in order to perform non-repetitive, analytical work. Directs and supervises such functional areas as promotion programs, marketing administration and contract administration. Position uses a wide application of principles, theories, concepts and draws on previous experience to determine course of action.

Experience and Training: Bachelor's degree of equivalent experience. Four to five years marketing experience including broad exposure to major functional areas of responsibility.

3998 MARKETING MANAGER

Directs marketing activities related to developing and analyzing research data, identifying potentials, establishing pricing strategies, defining and implementing advertising and promotion programs, managing marketing administration, contract administration and the like. Manages such marketing functions through subordinate functional level managers. Excludes those who have direct sales responsibilities.

Experience and Training: Bachelors degree or equivalent combination of education and experience. Ten years of marketing experience including a broad exposure to the major functional areas or responsibility.

3999 ASSISTANT VICE PRESIDENT MARKETING

The purpose of this position is to provide assistance to and act in place of the functional Vice President in the management of the department. Will be responsible for assisting the Vice President in managing all aspects of the functional area. This position will manage marketing projects with clients and vendors and ensure quality, timeliness and effectiveness of all marketing materials. Assist in strategic planning, project plans, budgetary projections, managing of day-to-day operations, long-range planning. Responsible for staff development and training.

12072 COMMUNITY RELATIONS SPECIALIST

Under general supervision assists in the ongoing development of the credit union's business development, membership growth, community relations and public relations programs and policies. Identifies, develops and maintains relationships with key officials and contacts within the business communities, with the goal of increasing membership and credit union opportunities. Conducts on-site promotions which may include presentations and teaches financial literacy programs. Coordinates and oversees public relations efforts including branch grand openings, community involvement activities and special events. Identifies and recommends opportunities to increase membership growth and profitability and to improve service provided by the credit union.

Experience and Training: Bachelor degree in Business, Marketing or related discipline. Three years of progressively more responsible position within business development or public relations.

12073 COMMUNITY RELATIONS OFFICER

Manages community donations program; handles inquiries related to community affairs and to coordinate financial institutions involvement in community functions. Coordinates and administers the charitable donations and gift bond programs, working closely with Marketing executives. Approves contributions independently up to a designated amount. Provides strong technical and operational support throughout the financial institution on Community Affairs issues. Handles customer, officer and external inquiries related to Community Affairs activities. Initiates and contributes to the development and preparation of all budget related materials for Community Affairs. Maintains accurate, current and complete records. Interfaces with Compliance and provides information for the Community Reinvestment Act as needed. Completes due diligence for new organizations being considered for future donations. Coordinates and actively participates in community functions as needed.

Experience and Training: Thorough knowledge of operational functions, systems, policies and practices of assigned area. Requires a minimum of three to five years of related experience.

12078 COMMUNITY RELATIONS MANAGER

Responsible for managing the planning, implementation, and evaluation of community relations and marketing activities that support credit union mission and goals. Work with other departments in implementation of activities that further external communications efforts. Develops and produces messages that communicate the value of credit union products and services to members, evaluate message effectiveness. Assists web team in the vision and development of credit union website. Establish and build strategic relationships and partnerships with key vendors and community stakeholders. Represent the credit union at numerous external functions and internal meetings when necessary.

Experience and Training: Bachelor's degree and minimum of 10 years work experience with at least 5 years in corporate communications/public relations with an emphasis on community relations.

AUDIT/FRAUD

4251 INTERNAL AUDITOR 1

Following established procedures, performs detailed financial and accounting auditing assignments to determine the reliability and effectiveness of financial and control systems. Assists higher level auditors in a variety of audit functions such as: reviewing controls, policies and procedures, investigating documents, records, accounts, operations, costs and related factors. Verifies adherence to institution accounting policies and operating rules. Reviews transactions and explores deviations from standards as required. Documents audit findings and identifies deviations and exceptions and provides basic recommendations for improvements and revisions in procedures.

Experience and Training: Bachelors Degree in Accounting, Business Administration, a related field or equivalent experience. Entry level professional position. Normally considered an exempt position.

4252 INTERNAL AUDITOR 2

Following general instructions and with discretion as to work details, provides experienced professional level assistance in the auditing operation. Conducts audits of operations; reviews institution structure, controls, policies and procedures; determines the nature and extent of auditing required; adjusts or extends audit programs where necessary; analyzes functions and provides appraisals of internal control structure of functions or systems. Investigates irregularities and recommended corrective measures. Prepares and reviews audit documentation compiled by lower level audit support personnel to ensure adherence to standards, uniformity of procedures and adequacy of audit. Prepares audit reports and recommendations for review by supervisors. Recommends revisions in audit programs and analyzes effectiveness of audit programs.

Experience and Training: Bachelors Degree in Accounting, Business Administration, a related field or equivalent experience. Two years of financial and accounting/auditing experience and thorough knowledge of internal control techniques.

4253 INTERNAL AUDITOR 3

Performs financial and accounting auditing duties of a complex nature requiring advanced professional knowledge and experience in auditing principles and practices. Works with broad discretion as to work details on assignments of a varied and difficult nature. Conducts, or is responsible for, project staff involved in the examination of a wide variety of activities. Examines records, documents, methods, policies, costs and other factors. Coordinates the preparation of reports summarizing audit results. Makes recommendations and reviews audit findings with managers. May provide work leadership to lower level auditing personnel on complex audits. May review their progress and work for adequacy, method and procedures. May act as Audit Supervisor for an audit team assigned to specific function or operational areas. Plans methods to be followed in the conduct of audits, recommends activities to be examined, the extent of examination and establishes completion schedules. Develops audit programs for specific audits or operating entities.

Experience and Training: Bachelors Degree in Accounting, Business Administration, a related field, or equivalent experience. Five years of professional auditing experience.

4298 INTERNAL AUDIT MANAGER

Plans, organizes, directs, and controls the work activities and staff engaged in conducting financial and operational audits, examining the accuracy and completeness of accounting records and procedures for internal control to safeguard company assets and ensure compliance with appropriate regulatory laws. Defines audit objectives and prepares audit programs. Develops and coordinates audit schedules, budgets, and manpower requirements for audit assignments. Directs and reviews activities of the auditing section and assigns audit department resources to ensure that established audit programs are achieving their objectives. Coordinates auditing department activities with outside auditors and government auditors. Coordinates efforts with other financial and accounting department managers in solving mutual problems to ensure accurate and timely financial reporting. Provides consultation and advice to all levels of management through independent review of procedures, practices, controls, and documentation. Identifies weaknesses and proposes improvements. Typically reports to Controller or Finance Executive.

Experience and Training: Bachelor degree in Accounting, Finance, Business Administration, a related field or equivalent experience. CPA and/or M.B.A. desirable. Broad accounting experience with internal auditing or public accounting desirable. Advanced knowledge of audit techniques and practices as would normally be obtained from over 8 years of internal audit activities.

4501 COMPLIANCE OFFICER 1

Support leadership in identifying compliance issues and implementing action to correct problems. Serve as expert compliance resource to business units. Assist business units in adherence to laws, regulations and internal controls by supporting the development and implementation of effective compliance plans. Facilitate compliance communication process by researching, condensing, summarizing and distributing summaries of regulations pertaining to financial institutions. Assist in the revision or development of forms and products/services by various divisions to ensure compliance with applicable regulations. Provide technical assistance and training to compliance staff. Serve on various task forces or discussion groups, projects, etc. to address various compliance related issues. Leverage resources and monitor compliance across the organization. Communicates often with state representatives and compliance officers. Thorough knowledge of laws and/ or regulations in area of compliance.

Experience and Training: Bachelor degree or equivalent experience. 2 to 4 years experience in area of expertise is required.

4502 COMPLIANCE OFFICER 2

Plan, execute and manage projects to evaluate regulatory compliance in assigned functional areas within the corporation. Training and rollout of agreed upon compliance methodologies. Facilitate task force of compliance officers to implement regulatory change into business unit processes and procedures. Expert in specialized area of knowledge. Supervises work of assigned analysts or may serve as team leader to other analysts for assigned projects. Knowledge of interrelationships among financial services functions. Five to seven years commercial financial services with five years project management experience. Establishes processes to identify, measure and monitor compliance. Develop methodology and maintain knowledge of compliance management in financial services. Analyze and present results of quantitative modeling. Communicate status of compliance in various areas of the organization to senior management. Designs and coordinates the preparation and the review of policies, procedures, training materials and other communications to ensure business unit(s) meets and maintains compliance requirements. Designs and develops compliance testing strategies and methodologies. Prepares management reporting on compliance. Evaluates new or enhanced products, processes and/or initiatives for compliance issues. Manages and/or coordinates state, agency or other examinations conducted by external parties.

Experience and Training: Bachelor degree or equivalent experience. 5 to 7 years experience in area of expertise is required.

4508 COMPLIANCE MANAGER

Responsible for developing, implementing and overseeing a compliance program for a business unit and managing the daily operations of a compliance unit. Creates policies and procedures to ensure the unit's products and services meet all applicable laws and regulations. Designs and ensures delivery of compliance training to operational employees. Ensures coordination and communication inside the business, and with other business units, the Law Department, Internal Audit, and external customers as necessary. Creates and implements programs of compliance monitoring, and evaluates the results. Prepares management reporting on compliance. Works with business management to resolve issues and address deficiencies. Creates or authorizes changes to the business unit's policies and procedures as needed. Monitors or prepares response to customer complaints. Manages budget and forecasting. Provides compliance risk expertise to the business unit's projects and initiatives. Manages and/or coordinates examinations of the business unit conducted by external parties.

Experience and Training: Bachelor degree. 5 to 7 years experience in area of expertise plus 2 to 4 years managerial experience.

6690 LOSS SPECIALIST 1

Evaluate each case and determine research information and sources needed to make a recommendation regarding case disposition. Use appropriate investigative techniques to analyze information needed and determine liability/impact of each case, including the mitigation of financial losses and/or business interruptions. Negotiate and settle claims with customers or collect losses from responsible party. Perform general account handling functions (i.e. opening, closing, restraining, etc). Answers customer calls and work cases courteously and calmly and with a sense of urgency. Resolve customer inquiries with respect for the customer's viewpoint. Gain an understanding of the escalation process. Focus should be on when to escalate a case or incident and/or what criteria requires escalation. Willingness to share information and give and receive feedback relative to enhancing overall effectiveness. Network and develop effective contacts to assist in case processing and decision making. Develop the ability to handle conflict/threats/potentially dangerous situations. Typically handles less complex cases/incidents. Decision making authority over cases or incidents with minimal complexity, risk or exposure. General understanding of basic banking principles and operations processes. PC proficiency with a good understanding of bank's systems and software. Basic understanding of investigative techniques, including knowledge of criminal justice system and elements needed to prosecute a case.

Experience and Training: Bachelor's degree or equivalent experience with zero to three years experience in investigative techniques.

6691 LOSS SPECIALIST 2

Evaluate cases of moderate risk, complexity or exposure and determine research information and sources needed to make a recommendation regarding case disposition. Use appropriate investigative techniques to analyze information needed and determine liability/impact of each case, including the mitigation of financial losses and/or business interruptions to the banks. Negotiate and settle claims with customers or collect losses from responsible party. Perform general account handling functions. Answers customer calls and work cases courteously and calmly and with a sense of urgency. Resolve customer inquiries with respect for the customer's viewpoint. Apply the escalation process to any given situation. Focus should be on when to escalate a case or incident and/or what criteria requires escalation. Network and develop effective contacts to assist in case processing and decision making. Handle conflict/threats/potentially dangerous situations with minimal supervision. Consistently seek, suggest and document cost control ideas and process improvements. Typically handles cases of moderate complexity. Decision making authority over cases or incidents of moderate complexity, risk or exposure. Expected to be responsible for support activities of a significant size or a team member on projects of moderate size and organization span or represent limited area of expertise on complex project of significant size and organizational span. Strong understanding of banking principles and operations processes. PC proficiency with a strong understanding of bank's systems and software. Strong understanding of investigative techniques, including knowledge of criminal justice system and elements needed to prosecute a case.

Experience and Training: Bachelor's degree or equivalent experience. Two to five years experience in investigative techniques.

6711 FRAUD DETECTION SPECIALIST 1

Under close supervision, is responsible for monitoring and reviewing daily customer activity reports to detect potential customer fraud situations.. Reviews more complex/unique situations with senior staff. Analyzes information for close/open account determination. Takes appropriate corrective action through proactive customer contact via telephone to verify legitimate usage. May also be responsible for resolving disputes on collection accounts and processing charge backs as appropriate. Provides review and analysis of other risky or exceptions conditions.

Experience and Training: High school diploma or equivalent experience. Zero to two years of experience in Fraud activities.

6712 FRAUD DETECTION SPECIALIST 2

Under limited supervision, is responsible for moderately complex research and analysis of account activity. Makes ongoing recommendations to change fraud process. May help train lower level team members. Monitors and reviews daily customer activity reports to detect potential customer fraud situations. Analyzes information for close/open account determination. Takes appropriate corrective action through proactive customer contact via telephone to verify legitimate usage. May also be responsible for resolving disputes on collection accounts and processing charge backs as appropriate. Provides review and analysis of other risky or exceptions conditions.

Experience and Training: High school diploma or equivalent experience. Two to four years of experience in Fraud activities.

6713 FRAUD DETECTION SPECIALIST 3

Under general supervision, is responsible for complex research and analysis of account activity to assess levels of risk. Duties may include: reviewing, prioritizing and distributing daily work to meet deadlines and goals; monitoring work in progress and making adjustments as needed. Monitors and reviews daily customer activity reports to detect potential customer fraud situations. Analyzes information for close/open account determination. Takes appropriate corrective action through proactive customer contact via telephone to verify legitimate usage. May also be responsible for resolving disputes on collection accounts and processing charge backs as appropriate. Provides review and analysis of other risky or exceptions conditions. May act as workflow coordinator for group to ensure the group's work is completed on time and accurately by planning, coordinating and monitoring the daily activities of routine to moderately complex work of less senior team members.

Experience and Training: High school diploma or equivalent experience. Four to five years of experience in Fraud activities.

6721 FRAUD PREVENTION SPECIALIST 1

Under close supervision, responsible for researching and analyzing routine issues related to customer accounts. Identifying valid and fraudulent transactions; setting up fraud files or other documentation, using multiple research techniques to resolve issues; reconciling and summarizing fraud losses; communicating with customers/banks to notify of inquiry/problem resolution.

Experience and Training: High school diploma or equivalent experience. Zero to two years of experience in Fraud activities.

6722 FRAUD PREVENTION SPECIALIST 2

Under limited supervision, responsible for researching and analyzing moderately complex issues related to customer accounts. May train new employees and participate in special projects as assigned. Identifying valid and fraudulent transactions; setting up fraud files or other documentation, using multiple research techniques to resolve issues; reconciling and summarizing fraud losses; communicating with customers/banks to notify of inquiry/problem resolution.

Experience and Training: High school diploma or equivalent experience. Two to four years of experience in Fraud activities.

6723 FRAUD PREVENTION SPECIALIST 3

Under general supervision, responsible for researching and analyzing complex issues related to customer accounts. Duties may include: reviewing, prioritizing and distributing daily work to meet deadlines and goals; monitoring work in progress and making adjustments as needed. Identifying valid and fraudulent transactions; setting up fraud files or other documentation, using multiple research techniques to resolve issues; reconciling and summarizing fraud losses; communicating with customers/banks to notify of inquiry/problem resolution. May act as the workflow coordinator to ensure the group's work is completed on time and accurately by planning, coordinating and monitoring the daily activities of routine to moderately complex work of less senior team members.

Experience and Training: High school diploma or equivalent experience. Four to five years of experience in Fraud activities.

6728 FRAUD MANAGER

Manage a team of Fraud Analyst to detect, prevent and control fraud losses while maximizing loss avoidance and recoveries. Develop and manage fraud transaction screening rules and early warning detection systems. Work and communicate with Corporate clients to implement fraud controls and develop on-going program improvements. Ensure maintenance of detailed records of suspicious activity, analyze trends, communicate security threats to management and provide recommendations for loss mitigation as needed. Primary liaison with internal company management, client's fraud teams, industry organizations and law enforcement organizations to provide advice and support of fraud investigations.

Experience and Training: Bachelor's degree and 5 plus years of progressive management experience Minimum of 5 years of work experience dealing with fraud or risk management.

6812 RISK MANAGEMENT SPECIALIST

Under general direction develops and maintains processes to ensure Bank Secrecy Act/Anti-Money Laundering compliance and to monitor, deter, detect and investigate fraud, losses and potential losses. Monitors day-to-day compliance with and ensures appropriate documentation is completed for transactions that fall under Bank Secrecy Act, OFAC, and related reporting and monitoring requirements. Monitors, researches and analyzes current and potential loss and fraudulent activity trends. Compiles, develops, and communicates programs and information as required to address relevant actions required to address loss and fraud requirements. Participates in investigations of potential fraudulent activity as necessary. Analyzes potentially suspicious activity and completes required forms. Initiates and maintains insurance-related correspondence with the General Liability and Bond carrier. Performs security administration and supporting records quality control functions pertaining to all Loan and Mortgage and Card Access related systems and serves as back-up for assigning security access to these systems.

Experience and Training: Associates degree with 3 years of progressively more responsible credit union or financial industry experience with expertise in a wide-range of financial operations, lending and consumer regulations.

FINANCE/ACCOUNTING

4001 ACCOUNTING ASSISTANT 1

Under close supervision performs routine and repetitive accounting clerical duties in areas of Accounts Payable, Accounts Receivable, Cost Accounting, Payroll or Credit and Collections. Follows well established routines to accomplish assignments such as sorting and filing accounting records and data, collecting simple information posting minor records, compiling routine data, making and checking basic calculations, preparing and sorting mail, answering phones, and simple typing. May operate general business machines such as typewriter, copier, calculator, adding machine or similar office equipment.

Experience and Training: Basic reading, writing and mathematical ability. Entry level position to the accounting clerical job family. No prior accounting experience required, but general business experience desired.

4002 ACCOUNTING ASSISTANT 2

Under limited supervision, performs standard accounting clerical duties in the areas of Accounts Payable, Accounts Receivable, Cost Accounting, Payroll or Credit and Collections. Posts detailed entries to accounting records and handles routine transactions such as disbursements, payroll operations, voucher preparation and remittances, and prepares standard accounting entries. Prepares and verifies various standard accounting entries for financial data processing system; reconciles report discrepancies and problems. Utilizes adding machines or desk calculators.

Experience and Training: Ability to read, write and perform routine mathematical/accounting operations. One year related experience. Excludes those with lead responsibilities.

4003 ACCOUNTING ASSISTANT 3

Under general supervision, performs non-routine accounting support duties in areas of accounts payable, accounts receivable, cost accounting, payroll or credit and collection. Performs specialized calculations, posting and accounting functions. Codes accounts payable invoices for proper account functions, checks prices, quantities and extensions; receives remittances, posts to proper accounts and prepares transmittal documents; prepares and issues credit and debit memos; prepares, extends and issues bills and invoices from appropriate sales and shipping documents; prepares payroll input data, maintains payroll control; maintains expense report controls and accounts; makes up periodic reports summarizing business and financial activities. Codes data for input to financial data processing system; reconciles difficult report discrepancies and problems. Normally responsible for a complete and systematic set of transactions in a special phase of accounting, requiring acquired knowledge of specified accounting policies and practices. May provide work leadership to others through assignment of work, monitoring of progress, review of results, orientation and technical instruction.

Experience and Training: Ability to read, write and perform non-routine mathematical/accounting operations. Three years of general accounting or bookkeeping experience. Excludes those with bona fide supervisory responsibilities.

4021 ACCOUNTANT 1

Following established procedures, performs detailed accounting assignments requiring a basic knowledge of accounting theory and principles. Work is subject to general review and under the direction of senior accounting personnel. Provides specialized or general analysis support in various accounting functions such as Accounts Receivable, Accounts Payable, Payroll, Taxes, Property Accounting, General Accounting and the like. Reviews and analyzes journal vouchers, accounting classifications and other accounting or financial statements, records and reports. Assists higher level accountants in a variety of accounting assignments such as: taking trial balances, making adjustments and closing entries, preparing profit and loss statements, receipts and disbursements, balance sheets, computing and distributing labor, material and overhead costs.

Experience and Training: Bachelor's in Accounting, Business Administration, equivalent major or equivalent experience. This is the normal entry level to the professional accounting family of jobs.

4022 ACCOUNTANT 2

Following general instructions and with discretion as to work details, performs accounting tasks of a difficult nature requiring an experienced, professional knowledge of accounting principles and practices. Provides specialized or general analysis support in various accounting functions such as Accounts Receivable, Accounts Payable, Payroll, Taxes, Property Accounting, General Accounting and the like. Interprets accounting data, analyzes reports and recommends action to be taken. Prepares difficult journal entries, maintains complex ledgers, reconciles and analyzes specific general ledger and cost accounting ledgers. Assists in the development and installation of accounting systems, cost accounting methods, procedures and controls. May establish and maintain property accounting records. Reviews the preparation of various financial statements, records and reports compiled by lower level accounting support personnel. May provide work leadership for an accounting function unit such as Payroll, Accounts Receivable, Cost Accounting, Consolidations, etc.

Experience and Training: Bachelor's in Accounting Business Administration, or an equivalent major or the equivalent experience. Two years of professional accounting experience or CPA.

4023 ACCOUNTANT 3

Performs accounting duties of a complex nature requiring advanced professional experience, knowledge and competency in accounting principles and practices. Works with broad discretion as to work details on assignments of a varied, diverse and difficult nature. Responsible for filing tax and governmental forms. Provides specialized or general analysis support in various accounting functions such as Accounts Receivable, Accounts Payable, Payroll, Taxes, Property Accounting, General Accounting and the like. Prepares specialized reports and analyses. Submits recommendations for improved operations. Develops and installs difficult accounting systems, methods, procedures and controls. Balances complex accounts, prepares complex Federal, local or State reports and tax records for manager and officers. Provides work leadership to lower level accounting personnel on complex assignments, projects or tasks. May review their progress and work for adequacy, method and procedure. May supervise an accounting functional unit such as Payroll, Accounts Receivable, Consolidations, etc.

Experience and Training: Bachelor's in Accounting, Business Administration, equivalent major or equivalent experience. Four years of professional accounting experience, or CPA plus two years.

4047 ACCOUNTING SUPERVISOR

First level supervisory position responsible for the direction and coordination of accounting activities and functions such as Accounts Payable, Payroll, Accounts Receivable, General Accounting, etc. or a combination of these functions. Provides direction and guidance to accounting clerical staff to insure completion of assigned tasks. May perform special analyses, maintain designated accounts, etc. within assigned functional areas.

Experience and Training: Requires four to five years of general accounting experience within related area/function. Advanced training in general accounting practices and principles is highly desirable.

4052 PAYROLL ASSISTANT 2

Under general supervision, performs a wide variety of functions relating to payroll accounting for the various payrolls such as salaries employees, hourly employees, and/or union employees. Compiles information of straight and overtime pay and computes variance to normal pay. Prepares tax deposits and reports. Handles account reconciliation to the General Ledger for payroll liabilities. Utilizes adding machines, data input terminals, Personal Computers, and the like. May provide work leadership to payroll clerks.

Experience and Training: Ability to read, write, perform basic accounting operations and operate 10-key by touch. A typical incumbent will normally possess a minimum of three years of directly related experience.

4053 PAYROLL ASSISTANT 3

Under general supervision, performs a wide variety of functions relating to payroll accounting for the various payrolls such as salaried employees, hourly employees, and/or union employees. Compiles information of straight and overtime pay and computes variance to normal pay. Prepares tax deposits and reports. Handles account reconciliation's to the General Ledger for payroll liabilities. Utilizes personal computer or input terminal. May provide work leadership to lower staff members.

Experience and Training: Ability to read, write, perform basic accounting operations and operate personal computer. Three years related experience. Excludes those with full supervisory responsibilities.

4097 PAYROLL SUPERVISOR

First level EXEMPT supervisory position responsible for directing and assisting in the preparation, distribution and accounting of employee payroll. Prepares or assists in the preparation of a variety of reports summarizing payroll, profit sharing, deductions, withholding and the like. Audits payroll summaries, bank balances, labor and wage reports. Provides special payroll and deduction information and assistance as required. Maintains internal procedures to insure that employees receive authorized pay rates and deductions. Investigates and resolves questions and discrepancies in pay checks and distribution in accordance with established policies. Coordinates payroll functions with other departments such as Accounting, Data Processing, Personnel and the like. Includes only those employees with bona fide supervisory duties. Typically reports to Accounting Manager or Controller.

Experience and Training: Experience and Training: Accounting training or experience which would provide a full understanding of common payroll practices and policies, processing procedures, state and federal withholding laws and supervisory skills.

4151 FINANCIAL ANALYST 1

Performs specialized financial, accounting or planning activities following general project or departmental guidelines, procedures and precedents in support of various financial functions such as budgeting, auditing, financial planning, taxes, consolidations and the like. Conducts assigned financial studies and surveys to collect, summarize and analyze financial actions. Assists in preparing recommendations for policy, procedure, control or action. May assist in interpreting and applying corporate or division level policy and accounting theory. Evaluates and analyzes standard capital expenditure proposals, investment opportunities, profit plans, operating records, financial statements and the like. Assists in the preparation of special studies, reports, analyses, and recommendations in areas such as budgets, forecasts, financial plans, governmental requirements, statistical reports and business forecasts.

Experience and Training: Knowledge of financial and accounting theory as would normally be obtained through a Bachelor's degree in a financially related field, or equivalent experience. May include entry level MBA candidates. One year of accounting experience is desirable.

4152 FINANCIAL ANALYST 2

Develops, interprets and implements highly complex financial/accounting concepts and advanced techniques for financial planning and control. Provides expert advisor advisory capability and interpretation on all levels of financial activity. Plans, coordinates and executes policy implementation applicable to the installation of improved financial operations. Provides specialized technical analysis to determine present and future financial performance. Directs the development and implementation of new concepts and techniques for financial information analysis. Coordinates with all levels of management, within and outside the Credit Union, to gather, analyze, summarize and prepare recommendations regarding financial plans, acquisition activity, trended future requirements, operating forecasts and similar complex financial matters. Acts as consultant to management on financial policy, procedures and applications. Organizes information from a variety of sources to establish data banks for use in analyzing and creating future plans and forecasts. Performs complex economic research and studies on subjects such as rates of return, depreciation's, working capital requirements, investment opportunities, investment performance, impact of government requirements and the like. Prepares and presents reports of findings and recommendations to management. May provide functional and technical direction to other financial staff members.

Experience and Training: Advanced knowledge of financial and accounting theory, principles and practices as would normally be obtained through a Master's degree in a financial field, or equivalent experience and five years of broad financial experience.

4153 FINANCIAL ANALYST 3

Responsible for performing professional Financial Analyst assignments, including conducting special studies and surveys to summarize and analyze complex financial actions and prepare recommendations for policy, procedure, control or action. Provides interpretation and application of corporate or divisional level financial policies, governmental legislation, accounting theory or customer financial regulations which may require knowledge of financial principles, practices and application. Evaluates profit plans, capital expenditures proposals, investment opportunities, operating records and financial statements. Directs and/or assists in the preparation of special studies, reports, analyses and recommendations in areas such as budgets, forecasts, financial plans, governmental requirements, statistical reports and business forecasts for the financial community or management use. Coordinates with all levels of management, within and outside of the company, to gather, analyze, summarize, and prepare recommendations regarding financial plans, budgetary controls, acquisition activity, trended future requirements, operating forecasts and similar complex financial matters. Develops, interprets and implements highly complex financial/accounting concepts and advanced techniques for financial planning and control. Provides specialized technical analysis to determine present and future financial performance. Directs the development and implementation of new concepts and techniques for financial information analysis.

Experience and Training: Master degree in Finance, related field, or equivalent experience. 5-8 years of broad financial experience.

4154 FINANCIAL ANALYST 4

Develops, interprets and implements highly complex financial/accounting concepts and advanced techniques for financial planning and control. Provides interpretation and application of corporate or divisional level financial policies, governmental legislation, accounting theory or customer financial regulations which may require knowledge of financial principles, practices and application. Evaluates profit plans, capital expenditures proposals, investment opportunities, operating records and financial statements. Directs and/or assists in the preparation of special studies, reports, analyses and recommendations in areas such as budgets, forecasts, financial plans, governmental requirements, statistical reports and business forecasts for the financial community or management use. Coordinates with all levels of management, within and outside of the company, to gather, analyze, summarize, and prepare recommendations regarding financial plans, budgetary controls, acquisition activity, trended future requirements, operating forecasts and similar complex financial matters. Prepares special reports and financial studies for management and alerts them to significant variances to plan. Coordinates, negotiates and resolves financial compliance issues with various governmental agencies to ensure accurate interpretation. Conducts and may lead audits. Eight years financial analysis experience, including a thorough knowledge of DAR/FAR and other applicable government regulations.

Experience and Training: Master degree in Finance, related field, or equivalent experience. 8+ years of broad financial experience.

4451 PERSONAL FINANCIAL COUNSELOR

Provides comprehensive confidential financial counseling services to the credit union members and local community. Will identify and work with prospective clients, identifying their needs by analyzing their present income, asset and debt situation; recommending appropriate financial, investment or insurance solutions; and helping clients to take actions based upon the developed financial plan. Review and analyze complex data such as income financial statements, assets, cash flow, investments and debt ratios. Ability to forecast and provide data analysis for clients and members. Provide guidance regarding money management and budgeting. Review financial hardships situations and evaluate for possible loan restructure and/or extension, including work out loans. Generate and work with high-risk borrower reports, including new delinquency, first payment, default, first time buyer/starter Visa delinquency, and real estate delinquency reports. Provide ongoing seminars relating to money management, credit building/repair, and remedial budgeting to members, businesses and people in the community.

Experience and Training: Bachelor degree in Financial Planning, Business, Finance or related field. Minimum 5 years experience in financial counseling to include financial management.

4492 ACCOUNTING/FINANCE MANAGER

Responsible for management, direction and operation of the general accounting activities of the credit union such as Accounts Receivable, Accounts Payable, Cost Accounting, Payroll, Credit and Collections. Plans and directs the development, implementation and operations of accounting systems and procedures to reduce costs, obtain improved information and provide detailed and timely financial reports covering sales, earnings, profits, cash balances and other financial results. Provides for day-to-day maintenance of general and subsidiary ledgers of the company, preparation of operation and financial statements, reconciliation of bank statements, control of fixed assets, depreciation, accrual to meet anticipated liabilities, preparation of general tax reports such as sales, payroll and property taxes. Performs financial analysis of Credit Union operations to ascertain financial performance, liquidity, cash flow, budget performance, cost control and similar financial activities. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of assigned employees.

Experience and Training: Bachelor's degree in Accounting or Business Administration and five years of general accounting experience including supervision of an accounting function.

4499 ASSISTANT VICE PRESIDENT- CONTROLLER

Oversees the financial analysis and accounting functions of the credit union. Develops and coordinates quantitative methodologies for analysis of regulatory changes, market conditions, interest-rate risk, liquidity risk, fiscal soundness and product development using computer models and economic theory. Ensures accounting and financial analyses/statements are in conformity with regulatory requirements.

Participates in the credit union's strategic planning process, providing input into future strategic action items. Manages the credit union's investment portfolio and the borrowing sources. Develops and manages ongoing analyses of products and services to determine profitability and performance and makes recommendations. Ensures that implemented accounting policy, systems, procedures and other operating instructions are in conformity with generally accepted accounting principles, and regulations and requirements governing credit union operations. Coordinates with public auditors to conduct required audits.

Experience and Training: Bachelor degree in Accounting, Finance, Economics or a related field. Six years of related and progressively more responsible experience.

4507 ELECTRONIC SERVICE SUPPORT SUPERVISOR

Under limited direction, responsible for coordinating the day to day operation of process support of the various product and ancillary functions of various departments in the Credit Union. Administratively responsible for managing and directing the overall workflow of a combination and variety of general officer activities such as central check and item processing, ATM balancing, Fedline, ACH, and mail deposits. Provides recommendations, documentation, and implementation of new and revised operating procedures. Responsible for the overall management and supervision of the check processing department and other processes that support the products and services offered to the membership which includes the daily processing of in-clearing cash letters, checks, check balancing and adjustments and entries in the suspense account, member payroll and ACH. General ledger account reconciliation, ATM balancing and adjustments, ATM disputes and research, records retention management, address changes, verification of deposit, Fedline processing, levies, mail deposit, dormant account processing, check order and reorders, return deposit items and letter processing. Monitors all equipment to ensure it is in good working order and is being maintained properly. May set up and maintain general activities with a variety of other functions to provide required support.

Experience and Training: Requires four to five years of general accounting experience within related area/function. Advanced training in general accounting practices and principles is highly desirable. General capabilities in use of personal computer based business application software.

FACILITIES/PLANNING

5003 PURCHASING ASSISTANT 3

Under minimal supervision, performs advanced and complicated clerical tasks in support of purchasing activities. Assignments require the application of detailed knowledge of purchase order processing and departmental policies and practices. Independently handles inquiries and answers correspondence. May provide work leadership to lower level staff through assignment of work training, coordination and checking assignments. Normally considered a nonexempt position.

Experience and Training: Reading, writing, arithmetical skills equivalent to those obtained from completion of high school or commensurate experience. Requires working knowledge of policies and practices or the purchasing activity as would be normally obtained from three years of directly related purchasing experience. Excludes those with full supervisory responsibilities.

5004 PURCHASING ASSISTANT 4

Under minimal supervision, performs standard purchasing tasks to procure assigned supplies, equipment, materials, parts and services for support of operational requirements. Works within established procedures to procure items consistent with price, quality and delivery specifications. Guidance from superiors would usually be available. Contacts vendors to obtain prices and delivery commitments. Expedites critical orders. Researches and develops sources for assigned standard items. Maintains vendor lists, files and catalog library. Prepares standard Requests for Quotation. Reviews quotations with superiors before award for price, delivery and quality. Awards to most qualified vendor. Coordinates purchasing details with vendor, including pricing revisions, order cancellations, discontinued items, acceptable substitutes, back orders, delivery date revisions, invoice discrepancies and the like. Normally a transition position from clerical/administrative support duties to the professional buyer job family. Duties are usually considered nonexempt in nature.

Experience and Training: Two years college level business training or equivalent experience. Two additional years procurement activity to acquire basic buying skills.

6502 FACILITIES MAINTENANCE WORKER 2

Under close supervision, performs routine repair, modification and preventative maintenance task. Troubleshoots, repairs and maintains standard facility systems. May install minor modifications. Tasks are well defined and guidance from supervisor is readily available. Excludes trainees with no previous experience. Performs repair, modification and preventative maintenance tasks on buildings, facilities and systems. May do limited carpentry and painting. Conducts preventative maintenance inspections and performs required preventative maintenance actions. Utilizes standard hand and portable power tools. Assists in the movement of furniture, materials and equipment as required.

Experience and Training: High school diploma and 2 to 4 years related office or Credit Union experience.

6503 FACILITIES MAINTENANCE WORKER 3

Under general supervision, performs repairs and preventative maintenance on a wide variety of buildings, facilities, equipment, fixtures and systems. Installs, troubleshoots, repairs and maintains a wide variety of facility plumbing, mechanical and electrical systems. Responsible for the storing of Credit Union records both on and off-site. May be responsible for performing facilities related purchasing. Performs repair, modification and preventative maintenance tasks on buildings, facilities and systems. May do limited carpentry and painting. Conducts preventative maintenance inspections and performs required preventative maintenance actions. Utilizes standard hand and portable power tools. Assists in the movement of furniture, materials and equipment as required. Coordinates work of outside contractors. May provide work leadership for lower level maintenance mechanic through assignment of work, coordination of effort, providing technical guidance and review of assignment progress.

Experience and Training: High school diploma and 3 to 5 years related office or Credit Union experience.

6697 FACILITIES SUPERVISOR

First level supervisor responsible for a wide variety of maintenance operations including equipment installation, facilities equipment repair and preventive maintenance. Maintenance functions include building, grounds, electrical, air-conditioning and mechanical systems. Coordinates with outside contractors for service contracts. Typically manages the day-to-day workflow of subordinate nonexempt workers.

Experience and Training: Requires broad knowledge of electrical and mechanical maintenance activities. Experience may include specialized work experience, e.g., electrical, plumbing, etc. Requires 4 years maintenance experience and skilled trade apprenticeship equivalency.

6698 FACILITIES MANAGER

Plans, organizes, directs and controls the activities and staff involved in the design, construction coordination, modification, maintenance and administration of Credit Union facilities and equipment. Develops plans and programs responsive to present and anticipated space and facility requirements. Formulates and monitors Credit Union facility standards. Participates in site identification, selection and acquisition activities to ensure the most economic application and utilization of institution facility resources. Evaluates proposals and bids for various design, contracting and follow-up services as required. Recommends bid acceptance. Reviews preliminary and final working drawings for adherence to specifications, qualifications, professional capabilities and reputation of architects, general contractors, sub-contractors and service contractors available for bid consideration. Directs and works with architects, staff consultants, and contractors in the design and development of new facilities. Provides design and space criteria and coordinates final approval of facility designs. Investigates and evaluates new materials, systems, equipment or items which may otherwise benefit the Credit Union in its facilities programs.

Experience and Training: Requires a well rounded knowledge of facilities design, construction, administration and maintenance as would normally be acquired by a Bachelors degree in Civil Engineering or a related technical discipline and seven years of progressively responsible facilities development/construction experience. Supervision experience required.

INFORMATION TECHNOLOGY

6001 COMPUTER OPERATOR 1

Under limited supervision assists in the set-up, operation and monitoring of the control console of a computer for the processing of data and preparation of business/scientific reports, studies and analyses. Following established procedures performs the more routine and standard operations such as loading input and output materials. Starts and monitors standard runs where documentation is readily available; observes control panels for malfunctions, errors or operator messages and responds accordingly. Refers complex problems to more experienced operators or others.

Experience and Training: This is the normal entry level in the Computer Operator job family. Requires basic knowledge of data processing fundamentals and equipment operation. Excludes trainees, data library and input/output control personnel.

6002 COMPUTER OPERATOR 2

Under general supervision sets up, operates and monitors the control console of a computer for the processing of data and preparation of business/scientific reports, studies and analyses. Following established procedures, determines equipment set-up and operation; loads equipment with required input and output materials, operates and monitors runs; makes adjustments to correct operational problems or meet special conditions, observes control panels for malfunctions, errors in operations messages. Provides diagnosis in common error situations and may remedy malfunction. Refers complex problems to Senior Operator or others.

Experience and Training: This is an experienced level with full technical capabilities for operating a computer installation of moderate size and capability. Excludes operators with lead responsibilities.

6003 COMPUTER OPERATOR 3

Under general supervision sets up, operates and monitors the control console and associated peripheral equipment for the processing of a wide variety of business/scientific reports, studies and analyses. Following established procedures determines equipment set-up and operation. Loads equipment with required input and output materials. Operates and monitors peripheral and auxiliary equipment; starts and monitors runs, making adjustments to correct operational problems or meet special conditions. Observes control panels for malfunctions, errors in operations messages. Provides diagnosis in complex error situations to determine point of equipment or program failure. As guided by operations run manual may rearrange program steps, restart or continue operations to correct system malfunction. Confers with technical personnel in the event error requires a change of instructions or sequence of operations. Maintains operations records such as machine performance and production records. Schedules work flow to meet predetermined requirements. Provides work leadership to other operations personnel through assignment of work, monitoring of progress, review of results, orientation and technical instruction. May assume responsibility for operations on a designated shift.

Experience and Training: This is the full experience level with advanced technical capabilities for operating a computer installation of significant size and capability. Normally requires more than three years of increasingly responsible experience. Includes working leaders. Excludes those with bona fide supervisory responsibilities.

6032 DATABASE ADMINISTRATOR 2

Under general supervision responsible for performing Database Administrator assignments, including the design, implementation and maintenance of databases. Works with end users to define and document requirements and to implement database structures for applications and reports. Ensures operation of automated processes including appropriate data backups and recovery of lost or damaged data. Monitors database server performance and coordinates with others to ensure that data retrieval occurs in a consistent and timely manner. Coordinates hardware and software upgrades and performs appropriate testing related to database systems. Competent to work on several phases of database administration, but requires some instruction and guidance in other phases.

Experience and Training: Bachelor degree in Math, Computer Science or Technical training equivalent. 2-3 years experience.

6033 DATABASE ADMINSTRATOR 3

Under limited supervision responsible for performing Database Administrator assignments, including the design, implementation and maintenance of databases. Works with end users to define and document requirements and to implement database structures for applications and reports. Ensures operation of automated processes including appropriate data backups and recovery of lost or damaged data. Monitors database server performance and coordinates with others to ensure that data retrieval occurs in a consistent and timely manner. Coordinates hardware and software upgrades and performs appropriate testing related to database systems. Competent to work in most phases of database management. At the highest level, designs, implements and maintains moderately complex databases with respect to job control language, access methods, access time, device allocation, validation checks, reorganization, protection and statistical methods.

Experience and Training: Bachelor degree in Math, Computer Science or Technical training equivalent. 4-5 years experience.

6097 COMPUTER OPERATIONS SUPERVISOR

Supervises the activities and staff involved in operating a computer operations section or shift. Coordinates and supervises activities such as equipment scheduling, production control, data libraries, teleprocessing, and similar operations. Supervises the set-up, operation and monitoring of a wide variety of computer and data processing equipment and associated peripherals in the production of reports, studies and analysis. Prepares work schedules, controls work flows, provides technical guidance and operational assistance to data processing staff and coordinates the major aspects of computer operations as assigned. Assigns staff to insure optimum effectiveness and monitors performance, prepares and analyzes operational data, logs and reports on operating efficiency and utilization. Recommends methods and practices to minimize costs, insure optimum output and maintain quality. Monitors data security and integrity procedures. Trains, instructs and orients staff in proper procedures, operations and methods. Responsible for the employment, employee motivation, counseling, discipline and changes in status of employees supervised. Normally a first-level exempt supervisory position. Excludes working leads.

Experience and Training: Formal training in data processing techniques including operational training on computer systems and associated peripherals is required. Normally requires five years of increasingly responsible experience with exposure to the direction of others.

6098 COMPUTER OPERATIONS MANAGER

Plans, organizes, and controls the activities and staff involved in the study, design, development and installation of data processing systems, including systems analysis and computer operations. Performs all aspects of a computer operator to complete daily, weekly, biweekly, monthly, and quarterly job streams. Serves as a liaison between the Credit Union and vendors to ensure adequate service between remotely located branches. Also coordinates the ordering of new lines and equipment. Oversees the proper functioning of all Credit Union terminals and arranging service calls when necessary. Orders new hardware as required by the Credit Union. Coordinates the installation and service of hardware, does minor repairs or hook-ups as necessary. Maintains complete documentation for operation of the system. Involves all aspects of operating the system such as tape retention, operator responses, run times, record counts and special form setups. Maintains a tape library to ensure enough tapes for all processing. Also required to be sure all tapes to be retained for recovery and backup are properly stored and available to restore an entire quarter if required. Develops and coordinates implementation of an EDP security policy for the Credit Union computer and related concerns, e.g. (data security, software security and disaster recovery). Serves as a liaison between the Credit Union and software vendor or Service Bureau for all interface concerning the computer and software needs and problems. Involves implementing necessary system changes or enhancements.

Experience and Training: Bachelor's degree in Computer Science, a related field or equivalent experience. Seven years of processing activities.

6121 NETWORK ENGINEERING/ADMINISTRATOR 1

Under general supervision, assists in the planning, coordinating, controlling and monitoring the availability, applicability and utilization of data telecommunications equipment and facilities within and between Credit Union locations to ensure quality and reliable data communications. Assists in developing network requirements and in developing hardware/software solutions to provide required service which complies with data systems networking architecture and communication protocol requirements. Coordinates and reviews the installation of hardware and implementation of software. Prepares and maintains operating procedures and associated documentation.

Experience and Training: Advanced or higher level certification or equivalent experience. A minimum of one year of related experience. A typical incumbent will normally possess two to three years directly related PC/LAN experience.

6122 NETWORK ENGINEERING/ADMINISTRATOR 2

Under general supervision, assists in the planning, coordinating, controlling and monitoring the availability, applicability and utilization of data telecommunications equipment and facilities within and between Credit Union locations to ensure quality and reliable data communications at all times. Evaluates network requirements and develops hardware/software solutions to provide required services. Develops network plans in conjunction with data system networking architecture and communications protocol requirements. Coordinates and reviews the installation of hardware and implementation of software. Prepares and maintains operating procedures and associated documentation. Provides second-level technical support to Credit Union staff and may provide assistance to lower level LAN administrators.

Experience and Training: Bachelor's degree in Computer Science, Telecommunications or a related technical field or equivalent experience. A minimum of two to three years prior computer network/telecommunications experience and the understanding of network theory and practices is required. A typical incumbent will normally possess three to six years of directly related experience.

6128 NETWORK ENGINEERING MANAGER

Performs professional level tasks in conjunction with operating and maintaining local area networks with multiple users. Responsibilities include designing of network needs and layout, maintaining file server computers (often in different locations), setting up network peripheral devices, administering network security, and performing complex server maintenance. Assists user departments with resolving technical network requirements and problems. Has full managerial responsibility for the LAN department, including budgeting and supervision of department employees.

Experience and Training: Minimum of Bachelor's degree in Computer Science or a related field, or equivalent experience. The typical incumbent will normally possess a minimum of seven years of directly related experience and supervisory experience.

6141 TELECOMMUNICATIONS/NETWORK TECHNICIAN 1

Under close direction configure, implement, and maintain voice, data and network communications systems. Monitors communications performance using visual, diagnostic equipment, status indicator checking methods, etc., to locate problems. Utilizes electronic and telephone equipment. Responds to local area network (LAN) and wide area network (WAN) user requests for system upgrades and changes. May support various systems needs of electronic mail, message centers, or other computer automated communications systems. Interfaces with vendors on new technology and system updates.

Experience and Training: Associates degree, or 2 years of formal technical training and 0-1 year of related experience; or an equivalent combination of related training and experience.

6142 TELECOMMUNICATIONS/NETWORK TECHNICIAN 2

Under general direction configure, implement, and maintain voice, data and network communications systems. Monitors communications performance using visual, diagnostic equipment, status indicator checking methods, etc., to locate problems. Utilizes electronic and telephone equipment. Responds to local area network (LAN) and wide area network (WAN) user requests for system upgrades and changes. May provide maintenance support for various systems such as electronic mail, message centers, or other computer-automated communications systems. Interfaces with vendors on new technology and system updates.

Experience and Training: Associates degree, or 2 years of formal technical training and a minimum of 2 years of related experience; or an equivalent combination of related training and experience.

6143 TELECOMMUNICATIONS/NETWORK TECHNICIAN 3

Under limited direction configure, implement, and maintain voice data and network communications systems. Assists supervisors and communications engineers/analysts in planning and designing communications systems. Monitors communications performance using visual, diagnostic equipment, status indicator checking methods, etc., to locate problems. Utilizes electronic and telephone equipment. Responds to local area network (LAN) and wide area network (WAN) user requests for system upgrades and changes. May provide maintenance support for various systems such as electronic mail, message centers, or other computer-automated communications systems. Interfaces with vendors on new technology and system updates.

Experience and Training: Associates degree, or 2 years of formal technical training, and a minimum of 5 years of related experience; or an equivalent combination of related training and experience.

6144 TELECOMMUNICATIONS/NETWORK TECHNICIAN 4

Under liberal direction configure, implement, and maintain complex voice, data and network communications systems. These technicians assist supervisors and communications engineers/analysts in planning and designing of complex communications systems. Monitors communications performance using visual, diagnostic equipment, status indicator checking methods, etc., to locate problems. Utilizes electronic and telephone equipment. Responds to local area network (LAN) and wide area network (WAN) user requests for system upgrades and changes. May provide maintenance support for various systems such as electronic mail, message centers, or other computer-automated communications systems. Interfaces with vendors on new technology and system updates.

Experience and Training: Associates degree, or 2 years of formal technical training, and a minimum of 8 years of related experience; or an equivalent combination of related training and experience.

6202 WEBMASTER

Is the editor of the institution's Web site. Creates and maintains the contents of internal and external Web sites. Investigates new technology to assure the institution's presence on the Web is easily assessable. Maps the flow of the site, creates general graphics, and establishes the overall look and feel of the site. Provides specifications to the Web Developer and other vendors for development of databases, interactive applets and custom graphics. As the expert of site technical organization and operations, interacts a liaison between the site and it's users. Utilizes knowledge of programming languages such as: HTML, CGI, Visual Basic, Java, SQL, Activex, ODBC, Frontpage, etc., ensures the site is useful to users and potential users. May act as 'Lead' of a web development team.

Experience and Training: Requires a BSCS, BSEE, or equivalent degree, or equivalent experience. Thorough knowledge of Windows NT, UNIX, Java Script, Perl, Photoshop, etc., and web/database design skills (RDBMS/ORDBMS, Oracle, Sybase, Informix, etc.) also required. The typical incumbent will normally possess 2-4 years of directly related system programming/analysis and networking experience, including one year of Internet experience.

6212 WEB DESIGNER/ADMINISTRATOR 2

Under general supervision, provides guidance with the design, development of the institution's Web site, technologies, and processes that will allow the institution to maintain a leading edge in all Internet, Intranet and HTML based technologies. Manages all aspects of the daily maintenance, operation and evolution of the server software, including system security, monitoring usage statistics and logs, modifying configuration settings and backing up the system. Troubleshoots system-related problems as required. Utilizes knowledge of operating systems such as UNIX, Windows NT, TCP/IP, and Internet services such as HTTP and FTP serves, focuses on files within the server root to maintain the institution's profile on Internet Search engines and information resources to ensure information regarding the institution is up to date and accurate.

Experience and Training: Requires a BSCS, BSEE, or equivalent degree, or equivalent experience. Thorough knowledge of Windows NT, UNIX, Java Script, Perl, Photoshop, etc., and web/database programming skills relating to the Internet also required. The typical incumbent will normally possess 5-7 years of directly related system programming/analysis and networking experience.

6231 IS SUPPORT SPECIALIST 1

Under general supervision responsible for monitoring Main Host, WEB, Audio, Cold Storage Archive and Imaged Optical software and hardware. Assists in the daily operations task which includes posting ACH, Visa and Debit files; downloading and processing ATM reports, downloads and processes files from DMV, and ensures transmissions of outbound data files to third party processors. May assist with monthly and yearly operational tasks including processing and uploading Financial Institution Data Match, OFAC processing, updating US Savings Bond information, uploading monthly Credit reporting files to vendor, sending MPR and SEG files to Marketing and IRS form generation. Monitors batch processing jobs for department reporting, Close Day processing, Month and Year end processing. Assists in server backups and recovery if necessary. Monitors disk storage space and memory requirements on ancillary servers. Acts as liaison with assigned vendors during problem resolutions, programming change requests, special programs development requests, software modification testing and software capabilities inquiries. Reviews IS operations, hardware and software and researching, testing, recommending and implementing procedures, software/hardware, WEB member software/hardware and Audio Response Unit hardware/software and related configuration files.

Experience and Training: Bachelor degree in Computer Science or related field. One year of experience in working in IS using personal computers and system networks.

6232 IS SUPPORT SPECIALIST 2

Under limited supervision responsible for monitoring Main Host, WEB, Audio, Cold Storage Archive and Imaged Optical software and hardware. Assists in the daily operations task which includes posting ACH, Visa and Debit files; downloading and processing ATM reports, downloads and processes files from DMV, and ensures transmissions of outbound data files to third party processors. Performs monthly and yearly operational tasks including processing and uploading Financial Institution Data Match, OFAC processing, updating US Savings Bond information, uploading monthly Credit reporting files to vendor, sending MPR and SEG files to Marketing and IRS form generation. Administers batch processing jobs for department reporting, Close Day processing, Month and Year end processing. Performs server backups and recovery if necessary. Monitors disk storage space and memory requirements on ancillary servers. Acts as liaison with assigned vendors during problem resolutions, programming change requests, special programs development requests, software modification testing and software capabilities inquiries. Reviews IS operations, hardware and software and researching, testing, recommending and implementing procedures, software/hardware, WEB member software/hardware and Audio Response Unit hardware/software and related configuration files.

Experience and Training: Bachelor degree in Computer Science or related field. 2-4 years of experience in working in IS using personal computers and system networks.

6233 IS SUPPORT SPECIALIST 3

Provides work direction to IS operations staff and directs administration of Main Host, WEB, Audio, Cold Storage Archive and Imaged Optical software and hardware. Oversees the daily operations task which includes posting ACH, Visa and Debit files; downloading and processing ATM reports, downloads and processes files from DMV, and ensures transmissions of outbound data files to third party processors. Performs monthly and yearly operational tasks including processing and uploading Financial Institution Data Match, OFAC processing, updating US Savings Bond information, uploading monthly Credit reporting files to vendor, sending MPR and SEG files to Marketing and IRS form generation. Administers batch processing jobs for department reporting, Close Day processing, Month and Year end processing. Performs server backups and recovery if necessary. Monitors disk storage space and memory requirements on ancillary servers. Acts as liaison with assigned vendors during problem resolutions, programming change requests, special programs development requests, software modification testing and software capabilities inquiries. Reviews IS operations, hardware and software and researching, testing, recommending and implementing procedures, software/hardware, WEB member software/hardware and Audio Response Unit hardware/software and related configuration files.

Experience and Training: Bachelor degree in Computer Science or related field. 5+ years of experience in working in IS using personal computers and system networks.

6242 PERSONAL COMPUTER SUPPORT SPECIALIST 2

Under the general supervision provides PC and software technical support to credit union employees. Installs and troubleshoots PC and peripheral hardware and software. Provides input on the selection and implementation of new computer-related equipment. Installs and maintains PC software and hardware.

Experience and Training: Associates degree in Computer Science or related discipline plus two years related experience.

6243 PERSONAL COMPUTER SUPPORT SPECIALIST 3

Under the limited supervision provides PC and software technical support to credit union employees. Installs and troubleshoots PC and peripheral hardware and software. Provides input on the selection and implementation of new computer-related equipment. Installs and maintains PC software and hardware.

Experience and Training: Associates degree in Computer Science or related discipline plus 2-4 years related experience.

6271 HELP DESK COORDINATOR 1

Under close supervision, responsible for screening, referring and diagnosing internal inquiries and work requests as they relate to maintenance of personal computers and related systems. Provides telephone based technical support to end users throughout the organization including hardware and software support. May assist in performing minor troubleshooting to identify applicable problems relating to hardware, applications software and basic network communications. Work assignments are routine in nature where limited judgment is required and standard resolutions are available. Normally receives detailed instructions on all work. Entry level position.

Experience and Training: High school diploma or equivalent. General knowledge of a wide variety of software, hardware and PC operating systems is preferred.

6272 HELP DESK COORDINATOR 2

Under limited supervision, responsible for screening, referring and diagnosing internal inquiries and work requests as they relate to maintenance of personal computers and related systems. Performs troubleshooting and diagnostic routines to identify problems relating to hardware application software and network communications. Responsible for all customers with questions regarding any supported software and computing platforms. Assist department in tracking resources through the input of issue details into tracking database for all support issues. Performs user call back to verify acceptable problem resolution. Work assignments are semi-routine in nature where ability to recognize deviation from accepted practice is required. Normally receives general instructions on routine work and detailed instructions on new assignments. Intermediate level position.

Experience and Training: High school diploma or equivalent. Requires a minimum of 2 years of experience with a wide variety of software, hardware and PC operating systems.

6273 HELP DESK COORDINATOR 3

Under minimal supervision, responsible for screening, and referring and diagnosing internal inquiries and work requests as they relate to maintenance of personal computers and related systems. Performs major troubleshooting and diagnostic routines to identify problems relating to hardware applications software and network communications. Responsible for all customers with questions regarding any supported software and computing platforms. Assist department in tracking resources through the input of issue details into tracking database for all support issues. Performs user call back to verify acceptable problem resolution. Work assignments are moderately complex in nature where judgment is required to resolve problems and recommend resolution. May determine methods and practices on moderate problems. Does not normally require instructions on routine work. May receive general instructions on new assignments. Senior level position.

Experience and Training: High school diploma or equivalent. A minimum of 4 years of broad working knowledge and experience on a wide variety of software, hardware and PC operating systems.

6311 PROGRAMMER/ANALYST 1

Conducts and coordinates the analysis, design and implementation of computer based information systems to meet user requirements. Plans and directs preliminary studies of potential electronic data processing applications and prepares design proposals to reflect costs, time and alternative actions to satisfy existing and future needs of the Credit Union. Participates in systems software development and maintenance as required. Conducts detailed analysis of defined systems specifications and develops all levels of block diagrams and flow charts. Assists in the preparation of costs analyses and justifications of data processing systems. Develops conversion and system implementation plans. Conducts a full range of programming tasks including program design, program coding, debugging and documentation for a variety of general applications programs including data manipulation, input and output routines reflecting a variety of equipment configurations. Programs logical interfaces and applies techniques for efficient program logic and data manipulation. Develops operator and control instructions; maintains and updates existing programs of a non-routine nature. Conducts systems programming and support activities such as new or revised segments of language codes or processing. Monitors effective hardware utilization: Reviews system logic for optimum throughput. Work frequently includes program maintenance and error detection/correction of existing codes/languages and/or revisions to systems documentation.

Experience and Training: Bachelor's degree in Computer Science, a related field or equivalent experience. Two years systems analysis/programming activities in a business environment is typical experience.

6312 PROGRAMMER/ANALYST 2

Conducts and coordinates the analysis, design and implementation of computer based information systems to meet user requirements. Plans and directs preliminary studies of potential electronic data processing applications and prepares design proposals to reflect costs, time and alternative actions to satisfy existing and future needs of the institution. Participates in systems software development and maintenance as required. Conducts detailed analysis of defined systems specifications and develops all levels of block diagrams and flow charts. Assists in the preparation of costs analyses and justifications of data processing systems. Develops conversion and system implementation plans. Conducts a full range of programming tasks including program design, program coding, debugging and documentation for a variety of general applications programs including data manipulation, input and output routines reflecting a variety of equipment configurations. Programs logical interfaces and applies techniques for efficient program logic and data manipulation. Develops operator and control instructions; maintains and updates existing programs of a non-routine nature. Conducts systems programming and support activities such as new or revised segments of language codes or processing. Monitors effective hardware utilization: Reviews system logic for optimum throughput. Work frequently includes program maintenance and error detection/correction of existing codes/languages and/or revisions to systems documentation.

Experience and Training: Bachelors degree in Computer Science, a related field or equivalent experience. Two to four years systems analysis/ programming activities in a business environment.

6313 PROGRAMMER/ANALYST 3

Responsible for performing professional Programmer/Analyst assignments, including conducting analysis, maintenance, design conversion and implementation of computer based information systems to meet specified design requirements and specifications. Investigates standard system applications, prepares analysis of system specifications and program coding. Translates detailed design specifications into computer program instructions, debugs routine programs, conducts systems test data, prepares diagrams and over-all flow charts, prepares statements of programs objectives and associated documentation. Conducts programming tasks including data manipulation, input and output routines reflecting a variety of equipment configurations. Coordinates the interfaces between major systems and programs. Responsible for Web design, maintenance and updates. At the highest level, activities include the conceptualization, development and implementation of complex program designs. Performs complex systems analysis and programming tasks requiring advanced techniques on the forefront of technology which may include mainframe, WEB, Visual Basic and/or .Net. Acts as senior consultant for lower staff, providing technical advice and consultation on complex analysis and programming applications. Reviews and evaluates feasibility studies and prepares recommendations based on in-depth knowledge of problem and the capabilities of potential approaches. Plans, conducts and coordinates the application of state-of-the art information processing techniques to existing and future needs.

Experience and Training: Bachelors degree in Computer Science, a related field or equivalent experience. Five to eight years systems analysis/ programming activities in a business environment.

6441 SYSTEMS/NETWORKS SECURITY SPECIALIST 1

Under direct supervision, assists carrying out routine phases of information systems/networks security program that involves access to computers and computerized data enabling company to meet contractual requirements for networks security through firewalls and intrusion detection systems. Assists in conducting regular audits to ensure that systems are being operated securely, and information systems security policies and procedures are being implemented as defined in security plans. Assists in developing, testing, and operating routine firewalls, intrusion detection systems, enterprise anti-virus systems and software deployment tools following routine instructions. Safeguards the network against unauthorized infiltration, modification, destruction or disclosure. Researches, evaluates, tests, and implements new security software or devices. Assists in implementing, enforcing, communicating and developing security policies or plans for data, software applications, hardware, telecommunications and information systems security education/awareness programs. Assists in conducting investigations of information systems security violations and incidents, reporting as necessary to management. Responds to queries and requests for routine computer security information and reports. Incumbent may report into the Security department and act as a liaison between the IT and Security functions OR may report directly into the IT function. Excludes those who perform these duties less than 80% of the time.

Experience and Training: May have some experience in the Security function and in the field of Computer Science. Associate degree in Computer Science or computer related military experience a plus, but not required for the job. This is an entry level position.

6442 SYSTEMS/NETWORKS SECURITY SPECIALIST 2

Under general supervision, carries out all phases of information systems/networks security program that involves access to computers and computerized data enabling company to meet contractual requirements for networks security through firewalls and intrusion detection systems. Conducts regular audits to ensure that systems are being operated securely, and information systems security policies and procedures are being implemented as defined in security plans. Develops, tests, and operates firewalls, intrusion detection systems, enterprise anti-virus systems and software deployment tools. Safeguards the network against unauthorized infiltration, modification, destruction or disclosure. Researches, evaluates, tests, communicates and implements new security software or devices. Implements, enforces, communicates and develops security policies or plans for data, software applications, hardware, telecommunications and information systems security education/awareness programs. Conducts routine investigations of information systems security violations and incidents, reporting as necessary to management. Responds to queries and requests for computer security information and reports. Incumbent may report into the Security department and act as a liaison between the IT and Security functions OR may report directly into the IT function. Excludes those who perform these duties less than 80% of the time.

Experience and Training: A 2-year Computer Science degree or computer related experience. A Bachelor Degree in Computer Science a plus, but not required for the job. Requires 2 years experience in developing and implementing Intrusion Detection Systems and firewalls.

6448 DATA SECURITY MANAGER

Responsible for protecting the organization's computers, networks and data against threats, such as security breaches, computer viruses or attacks from unauthorized users. Develops and administers policies and procedures for identifying, reporting, and resolving security violations. Perform preliminary forensic evaluations of internal systems. Interfaces with clients and management to understand their security needs and oversees the development and implementation of procedures to accommodate them. Plans, schedules, assigns, and directs staff on technical and operational projects and during regular departmental activities. Exercises the authority of a manager concerning staffing, performance appraisals, promotions, salary recommendations, and terminations.

Experiencing and Training: A bachelor's degree in computer science, programming, or a related field. Bachelors degree with a seven years professional experience in a systems environment.

6498 INFORMATION TECHNOLOGY MANAGER

Plans, organizes, directs and controls the activities and staff involved in the study, design, development and installation of data processing systems, including systems analysis, programming and computer operations. Generally reports to the VP of Information Systems or equivalent level. Oversees the development and installation of information systems for planning, control and operational purposes through lower level supervisors and/or exempt level staff members. Assist in supervising the conduct of feasibility studies for system improvement and the preparation of system project proposals. Assists in preparing long-range systems projects/plans with priority recommendations. Schedules, controls and reports progress of system design, development and installation activity. Reviews facility and equipment requirements and prepares related recommendations. May be responsible for decentralized data processing applications and monitors equipment utilization. Prepares operational forecasts and requirements for data processing, systems development and communications. May prepare and administer project and department budgets and reports budget performance.

Experience and Training: Bachelor's degree in Computer Science, a related field or equivalent experience. A typical incumbent will normally possess five years of system design, planning and installation experience in data processing activities. Three years of increasingly responsible supervisory/management experience also required.

6499 ASSISTANT VICE PRESIDENT INFORMATION TECHNOLOGY

The purpose of this position is to provide assistance to and act in place of the functional Vice President in the management of the department. Will be responsible for assisting the Vice President in managing all aspects of the functional area. Assist in strategic planning, project plans, budgetary projections, managing of day-to-day operations, long-range planning. Responsible for staff development and training. Assist the Vice President with strategic planning and continuous refinement of technology plan.

BRANCH OPERATIONS

10010 GENERAL TELLER

Under limited supervision performs a wide variety of assigned teller tasks associated with the processing of member transactions such as deposits, withdrawals, loan payments, posting of transactions, money orders and travelers checks. Responsible for completion of mail and telephone deposits and withdrawals and prepares authorized account changes. May operate computer terminal. Balances cash drawer at the end of the day or shift. Counsels members in the various accounts and services available and assists in enrollment. Maintains all required forms and may assist in related areas of Credit Union operations. NOTE: Normally found in Credit Unions of limited staff size, where the job represents a combination of activities in support of various teller functions.

Experience and Training: Basic reading, writing, arithmetic and communications ability and one year of experience in teller operations in a financial institution. Experienced level of teller family generally found in smaller Credit Unions.

10011 ON-CALL TELLER 1

Under limited supervision, performs a wide variety of complex services for customers at any given branch or in any given department, where ever there may be a need, on any given day. Duties involve the receipt and payment of funds in accordance with all credit union policies and procedures. Provides clerical support to loan operations. Demonstrates skills and knowledge necessary to provide basic and routine new account services to members. Briefly describes benefits and features of services and refers members to the proper department or individual for additional information. Receives and processes payments, deposits and withdrawals. May also open new accounts. Answers customer inquiries regarding policy and procedures. Directs complex questions to the Branch Manager or department supervisor. May issue travelers checks and money orders. May open and service safe deposit boxes. Under Branch Manager's or department supervisor's direction, may authorize check cashing for customers. Maintains various records and cards related accounts. May set up collection and share loans. May process credit card advances and payments. May balance various branch ledger accounts. May do overall branch balancing for accounting department on a daily basis.

Experience and Training: Ability to balance, count money and make basic arithmetical computations. Knowledge of savings accounts and all credit union services is required. Ability to communicate effectively with members and staff. Must have a minimum of one year credit union experience. A typical incumbent will normally possess one to two years teller, or directly related experience.

10012 ON-CALL TELLER 2

Under general supervision, performs a wide variety of complex services for customers at any given branch or in any given department, where ever there may be a need, on any given day. Duties involve the receipt and payment of funds in accordance with all credit union policies and procedures. Demonstrates skills and knowledge necessary to provide basic and routine new account services to members. Describes benefits and features of services and refers members to the proper department or individual for additional information. Receives and processes payments, deposits and withdrawals. May also open new accounts. Answers customer inquiries regarding policy and procedures. Directs complex questions to the Branch Manager or department supervisor. May issue travelers checks and money orders. May open and service safe deposit boxes. Under Branch Manager's or department supervisor's direction, may authorize check cashing for customers. Balances daily work. Maintains various records and cards related accounts. May set up collection and share loans. May process credit card advances and payments. May balance various branch ledger accounts. May do overall branch balancing for accounting department on a daily basis. May also assist in training lower level On- Call Tellers.

Experience and Training: Ability to balance, count money and make basic arithmetical computations. Knowledge of savings accounts and all credit union services is required. Ability to communicate effectively with members and staff. Must have a minimum of two years credit union experience. A typical incumbent will normally possess two to four years teller, or directly related experience or one year credit union experience. A typical incumbent will normally possess one to two years teller, or directly related experience.

10021 MEMBER SERVICES REPRESENTATIVE 1

Under close supervision, provides counsel to new and existing members in regard to the various Credit Union services and investment opportunities available. Assists and advises members in the opening of regular share accounts, checking, share drafts, trusts, insured investments, life-insurance savings and Christmas Clubs. Promotes new programs and distributes literature to interested members. Completes basic data entry required to execute basic teller transactions. Maintains control over cash draw and balances transactions daily. Maintains files and supplies of promotional materials and enrollment forms. Cross-sells additional product/services to new and existing members.

Experience and Training: Ability to balance and make mathematical computations. Ability to communicate effectively with customers by assessing customers needs and determining which financial services can best satisfy those needs. Handles correspondence regarding accounts.

10022 MEMBER SERVICES REPRESENTATIVE 2

Under limited supervision, provides counsel to new and existing members in regard to the various Credit Union services and investment opportunities available. Assists and advises members in the opening of regular share accounts, checking, share drafts, trusts, insured investments, life-insurance savings and Christmas Clubs. Promotes new programs and distributes literature to interested members. Completes basic data entry required to execute basic teller transactions. Maintains control over cash draw and balances transactions daily. Maintains files and supplies of promotional materials and enrollment forms. Cross-sells additional product/services to new and existing members.

Experience and Training: Ability to balance and make mathematical computations. Ability to communicate effectively with customers. A broad knowledge of the Credit Union's products and services is required, as well as ability to use standard office equipment. A minimum of three years of Teller and/or New Accounts Representative experience is required.

10023 MEMBER SERVICES REPRESENTATIVE 3

Under general supervision and direction provides counsel to new and existing members in regards to the various Credit Union services and investments opportunities. Cross-sells additional product/services to new and existing members. Opens new memberships, initiates payroll requests, provides basic loan information and completes teller transactions and inquiries requested by members. Interviews and counsels members regarding consumer loan options. Completes system file maintenance required to initiate loan application requests. Prepares documents and loan records in order to fund approved loans. Initiates calls to members regarding application status and clarification of loan parameters. Informs members in case of loan denial and counsels them on opportunities to improve future eligibility. Reviews application information and recommends a loan decision to underwriting. Responds to members requests for information at the teller counter, by telephone, by mail, or electronic media. Completes basic data entry required to execute basic teller transactions. Trouble shoots VISA and ATM card problems. Initiates new card orders, reissue requests, lost/stolen reports, opens IRA share accounts. Review branch level reports and work exceptions, correcting errors. Maintains control over cash draw and balances transactions daily.

Experience and Training: High school diploma or equivalent experience. A broad knowledge of Credit Union products/services. Three to four years experience in a financial institution. A minimum of one year consumer loan underwriting experience. Ability to use basic office equipment.

10024 MEMBER SERVICES REPRESENTATIVE 4

Under general supervision and direction provides counsel to new and existing members in regards to the various Credit Union services and investments opportunities. Cross-sells additional product/services to new and existing members. Interviews and counsels members requesting consumer loans. Completes system file maintenance required to initiate loan application requests. Prepares documents and loan records in order to fund approved loans. Initiates calls to members regarding application status and clarification of loan parameters. Inform members in case of loan denial and counsel them on opportunities to improve future eligibility. Completes documents required to perfect a lien on consumer loan collateral. Reviews application information and recommends loan decision to underwriting. In limited cases may exercise judgment in review and evaluation of information disclosed on a member's consumer loan application to render a loan decision. Provides basic real estate loan information to member responding to inquiries about loan payment estimates, general policies/guidelines and comparing alternatives. Troubleshoots VISA and ATM card problems. Initiates new orders, reissue cards, handle unauthorized or disputed items by completing appropriate document. Opens IRA share accounts (deposit, transfer, rollovers). Assist members in completing appropriate documents required to ensure tax protection status. Assists with training of other Member Services representatives. Responds to members requests for information from the teller counter, over telephone, by mail and electronic media. Completes data entry required to complete basic teller transactions.

Experience and Training: High school diploma or equivalent experience. A broad knowledge of Credit Union products/services. Minimum four to five years financial institution experience and minimum two years consumer loan underwriting experience.

10027 MEMBER SERVICES SUPERVISOR

Under general supervision of the Branch Manager follows established branch procedures and guidelines, in supervising, and controlling the operational activities of the Member Services staff. May supervise vault and cash distribution. Supervises, organizes and directs the daily operations of the lower level Member Services Representatives through assignment of work, scheduling, coordination and providing technical guidance and support. Reviews out of balance conditions at daily closing and reconciles teller cash drawers as required. Supervises Member Services Representatives in the daily balancing of money orders, traveler checks, certified drafts and balancing of automatic teller machines as needed. Trains new Member Services Representatives on counter transactions, computer terminals, system, office policies and procedures. Monitors teller work and balancing and provides additional support and training as needed. Supervises the processing of daily cash orders for all branches, verifies incoming cash from FRB, balances vault drawer and disburses cash to branches/tellers as required by the vault teller. Balances branch daily work and prepares branch deposit. Process member transactions including receiving and disbursing funds, posting deposits, loan payments and withdrawals as needed. Assumes the supervisory duties of the Branch, in the absence of the Branch Manager or as directed by the Branch Manager. Other related duties as may be deemed necessary for the effective and efficient function of the Branch or Credit Union.

Experience and Training: High school graduate or equivalent. Requires basic reading and math skills, 10 key-touch, general computer terminal knowledge and ability to supervise and train lower level employees. This position requires extensive knowledge and experience in the Member Services operations as would be obtained by a minimum of three years experience as a teller in a Credit Union or financial institution.

10031 CALL CENTER REPRESENTATIVE 1

Under close supervision provides a broad range of Credit Union services to members via incoming telephone calls. Prepares and processes transaction requests received by telephone such as withdrawals, transfers, and closing/opening of new accounts. Responds to member inquires and requests such as: duplicate statements/copies of checks, payment/deposit research, quote payoffs on loans, mails out NSF letters and other various letters. Assists with general Credit Union information relating to savings rates, loan rates, Visa, check accounts, etc. May cross-sell all Credit Union services and products and may back up PBX, New Accounts, Teller stations and the branches. This classification is used for employees with moderate understanding of Credit Union telephone services.

Experience & Training: Requires six months Credit Union experience and the ability to learn the functions of related departments such as: New Accounts, IRAs, Member Services, ATM, etc.

10032 CALL CENTER REPRESENTATIVE 2

Under limited supervision provides a broad range of Credit Union services to members via incoming telephone calls. Prepares and processes transaction requests received by telephone such as withdrawals, transfers, and closing/opening of new accounts. Respond to member inquires and requests such as: duplicate statements/copies of checks, payment/deposit research, quote payoffs on loans. Mails out NSF letters and other various letters. Assists with general Credit Union information relating to savings rates, loan rates, Visa, check accounts, etc. May cross-sell all Credit Union services and products and may back up PBX, New Accounts, Teller stations and the branches. This classification is used for employees with a good understanding of Credit Union telephone services. Assignments may include Department of Motor Vehicles follow-up and processing loans. May also require knowledge of Credit Union certification and IRA policies.

Experience & Training: Requires one year Credit Union experience and the ability to learn the functions of related departments such as: New Accounts, IRAs, Member Services, ATM, etc.

10033 CALL CENTER REPRESENTATIVE 3

Under general supervision provides a broad range of Credit Union services to members via incoming telephone calls. Prepares and processes transaction requests received by telephone such as withdrawals, transfers, and closing/opening of new accounts. Respond to member inquires and requests such as: duplicate statements/copies of checks, payment/deposit research, quote payoffs on loans. Mails out NSF letters and other various letters. Assists with general Credit Union information relating to savings rates, loan rates, Visa, check accounts, etc. May cross-sell all Credit Union services and products and may back up PBX, New Accounts, Teller stations and the branches. This classification is used for employees with in-depth experience and diversified knowledge of Credit Union telephone services. Assignments may include Department of Motor Vehicles follow-up, processing loans, delinquent loan follow-up and complicated funds transfers. May also require knowledge of Credit Union certification and IRA policies. May also provide work direction to lower level Phone Member Services representatives as required.

Experience & Training: Requires three years Credit Union experience and the ability to learn the functions of related departments such as: New Accounts, IRAs, Member Services, ATM, etc.

10037 CALL CENTER SUPERVISOR

Under general supervision, supervises the Call Center Representatives to ensure a high level of prompt, efficient, friendly member services via telephone. Provide assistance on complex inquires and problem resolution. Primary responsibilities include training staff to handle difficult or complex calls; providing continual cross-training to ensure back-up for all department functions; maintaining inter-departmental operations in order to provide the best possible service to all members. Responsible for maintaining a well trained staff, knowledgeable of current Credit Union savings and loan rates, and all product and services for cross-selling purposes.

Experience and Training: At least three years experience in a Credit Union position(s) that would provide knowledge in all phases of Credit Union operations, products and services. Supervisory and/or leadership skills highly desirable.

10038 CALL CENTER MANAGER

Plans, directs and controls the activities of a staff to maximize the telemarketing efforts of the department. Provides for the preparation and consolidation of forecast to meet overall marketing/sales objectives of the institution. Develops methods to track effectiveness of programs.

Experience and Training: Bachelors degree or equivalent experience with four to five years of related experience.

10041 FLOATER 1

Under general supervision, provides support to assist department personnel with various duties relating to special projects, peak times, and vacant positions due to vacations, disabilities or turnover. Performs full range of operational and financial transactions. Cross-sells products and services, maintaining a high quality of member service. May perform a variety of clerical support functions, including but not limited to: mail processing, filing, sorting and completing transactional documentation.

Experience and Training: High school degree or equivalent. Typical incumbent will normally possess one to two years of directly related experience. Thorough knowledge of Credit Union policies and procedures is required. Excellent oral communication skills also required. General knowledge of office equipment to include; calculator, 10 key-touch, typewriter, copier, terminal and personal computer.

10042 FLOATER 2

Under limited supervision, provides support to assist various departments with special projects, peak times, and vacant positions due to vacations, disabilities or turnover. Performs full range of operational and financial transactions. Cross-sells products and services, maintaining high quality member service. Assists other staff members in the resolution of member's transactions and procedural related issues. May train and monitor work of lower level staff members where required and appropriate. May also be involved with loan documentation/processing when needed. Performs a variety of administrative-level support functions, including but not limited to: handling member's requests/transactions, reviewing member's problems/issues in regards to transactions, and completing related documentation.

Experience and Training: High school degree or equivalent. Typical incumbent will normally possess two to three plus years of directly related experience. Thorough knowledge of Credit Union policies, procedures, financial products and services is required. Excellent written and oral communication skills also required. Thorough knowledge of office equipment to include; calculator, 10 key-touch, typewriter, copier, terminal and personal computer.

10051 BRANCH SUPPORT SPECIALIST 1

Under close supervision responsible for answering operational questions by answering calls, responding to emails, and correspondence directed to the department. Provides assistance to the branches for all procedural, operational and compliance questions. Assist branches, the call center and back office departments with troubleshooting and reporting system problems and process errors. Audit and monitor IRA account documents and transaction authorizations to ensure compliance with regulations and ensure IRA reporting accuracy. Review daily, weekly and monthly reports for suspicious activity and compliance. Assists with questions on Trust Accounts, Power of Attorney, Deceased Members, Business Accounts, Escheat, Tax Reporting and other transactions. Responsible for auditing, monitoring and record keeping for all Patriot Act 314(a) requests. Responsible for knowledge of Unclaimed Property Law. Mail annual report of unclaimed property notices to members, the appropriate states as well as sending Escheat Funds to the appropriate state.

Experience and Training: High school diploma or equivalent experience. A broad knowledge of Credit Union products/services. Two to three years experience in a financial institution.

10052 BRANCH SUPPORT SPECIALIST 2

Under limited supervision responsible for answering operational questions by answering calls, responding to emails, and correspondence directed to the department. Provides assistance to the branches for all procedural, operational and compliance questions. Participates and assists with key operational areas including operational policies and procedures, BSA, Escheat, Trust Accounts, IRA's, Deceased Accounts, Power of Attorney, Subpoenas, Tax Reporting in order to assist all branches. Assist branches, the call center and back office departments with troubleshooting and reporting system problems and process errors. Audit and monitor IRA account documents and transaction authorizations to ensure compliance with regulations and ensure IRA reporting accuracy. Review daily, weekly and monthly reports for suspicious activity and compliance. Assists with questions on Trust Accounts, Power of Attorney, Deceased Members, Business Accounts, Escheat, Tax Reporting and other transactions. Responsible for auditing, monitoring and record keeping for all Patriot Act 314(a) requests. Responsible for knowledge of Unclaimed Property Law. Mail annual report of unclaimed property notices to members, the appropriate states as well as sending Escheat Funds to the appropriate state.

Experience and Training: High school diploma or equivalent experience. A broad knowledge of Credit Union products/services. Three to four years experience in a financial institution, strong problem solving, analytical and organizational skills.

10053 BRANCH SUPPORT SPECIALIST 3

Under general supervision responsible for answering operational questions by answering calls, responding to emails, and correspondence directed to the department. Provides assistance to the branches for all procedural, operational and compliance questions. Participates and assists with key operational areas including operational policies and procedures, BSA, Escheat, Trust Accounts, IRA's, Deceased Accounts, Power of Attorney, Subpoenas, Tax Reporting in order to assist all branches. Assist branches, the call center and back office departments with troubleshooting and reporting system problems and process errors. Audit and monitor IRA account documents and transaction authorizations to ensure compliance with regulations and ensure IRA reporting accuracy. Review daily, weekly and monthly reports for suspicious activity and compliance. Assists with questions on Trust Accounts, Power of Attorney, Deceased Members, Business Accounts, Escheat, Tax Reporting and other transactions. Responsible for auditing, monitoring and record keeping for all Patriot Act 314(a) requests. Responsible for knowledge of Unclaimed Property Law. Mail annual report of unclaimed property notices to members, the appropriate states as well as sending Escheat Funds to the appropriate state. Assists branch and call center staff with interpretation of and respond to questions regarding Operations and Lending Updates.

Experience and Training: High school diploma or equivalent experience. A broad knowledge of Credit Union products/services. Five plus years experience in a financial institution, strong problem solving, analytical and organizational skills.

12005 HEAD TELLER

Under general supervision performs a wide variety of complex duties related to the handling of member transactions such as receiving and disbursing funds, posting deposits, loan payments, withdrawals and the like. Trains new employees in proper procedures and handles difficult operational questions from lower level tellers. Reviews out-of balance conditions at daily closing; races and reconciles teller cash drawers as required. Prepares operating reports for review by management and conducts the more difficult special projects requiring extensive knowledge of Teller activities. Handles and adjusts complex customer complaints, transactions and errors. May perform teller duties on a relief or overload basis. Provides working leadership and guidance to lower level Tellers through assignment of work, scheduling, coordination, providing technical guidance, checking results and review of assignment progress.

Experience and Training: Basic reading, writing, arithmetic and communications ability. This is the Senior Level of the Teller job family requiring extensive knowledge and experience in Teller operations as would be obtained by two years or more of experience in Teller activities in a Credit Union or a similar financial institution.

12031 VAULT TELLER

Under general supervision performs activities associated with the maintenance, control and security of vault cash. Maintains records of cash received and disbursed. Prepares orders for cash from bank and verifies cash received. Replenishes Tellers' cash requirements. May be responsible for maintaining and accounting for traveler's checks and reordering as required. Prepares vault cash balances and reports of overages and shortages. May perform Teller activities on a relief or overload basis.

Experience and Training: Reading, writing, arithmetic, and communications ability. Considerable exposure in cash handling as would be obtained from two or more years of Teller activities in a financial institution.

12041 BRANCH CUSTOMER SERVICE REPRESENTATIVE/TELLER 1

Under close supervision, performs assigned teller tasks associated with the processing of member transactions such as receiving and disbursing funds, posting deposits, loan payments and withdrawals, and processing mail transactions. Provides money order and travelers check services. May operate computer terminal and prepare authorized account changes. Maintains records of various transactions. Balances cash drawer daily. Procedures are usually explicitly delineated and adherence to established practices is required.

Experience and Training: Basic reading, writing, arithmetic and communications ability. Entry level position to the Teller job family. Some general business or office background is desirable, but no prior teller experience is required.

12042 BRANCH CUSTOMER SERVICE REPRESENTATIVE/TELLER 2

Under limited supervision performs assigned teller tasks associated with the processing of member transactions such as receiving and disbursing funds, posting deposits, loan payments and withdrawals and processing mail transactions as required. Provides money order and travelers check services. Processes cash advances and line of credit advances. May conduct limited customer relations activities related to new accounts, special handling and processing requirements. May operate computer terminal and prepare authorized account changes. Maintains records of various transactions. Balances cash drawer daily. Procedures are well delineated and variations of detail are limited.

Experience and Training: Basic reading, writing, arithmetic and communications ability. Experience level of the Teller job family requiring previous exposure to handling cash and dealing with public, as would be obtained by one year of experience in teller operations in a Credit Union or similar financial institution.

12051 OPERATIONS TRAINER 1

Under close supervision responsible for facilitating Training and Development programs in areas of Teller Training, Product Knowledge, Sales, New Accounts, Loans, Real Estate, Episys and Quality Service. This Creates, maintains and conducts training sessions in the above area. May design future training sessions along with corresponding trainer guides, trainee manuals, and training materials.

Experience and Training: Bachelor degree in English, Business Administration Communications or related field. 1-2 years applicable experience in training and insurance. Experience presenting before large groups. Possess a thorough knowledge of banking compliance laws.

12052 OPERATIONS TRAINER 2

Under general supervision responsible for facilitating Training and Development programs in areas of Teller Training, Product Knowledge, Sales, New Accounts, Loans, Real Estate, Episys and Quality Service. Creates, maintains and conducts training sessions in the above area. Designs future training sessions along with corresponding trainer guides, trainee manuals, and training materials. Create/research new additions to training program. Ensure the continued effectiveness of the internal training programs and conducts formal evaluations as part of training process. Create presentation binders for all aspects of training. Attend seminars on expanding training skills. Build network of resources with other credit unions. Stay updated on all procedural changes in Operations to maintain the integrity of the training programs.

Experience and Training: Bachelor degree in English, Business Administration Communications or related field. 1-2 years applicable experience in training and insurance. 2-4 years experiences as an Operations Trainer. Experience presenting before large groups. Possess a thorough knowledge of banking compliance laws.

12053 OPERATIONS TRAINER 3

Under limited supervision responsible for facilitating Training and Development programs in areas of Teller Training, Product Knowledge, Sales, New Accounts, Loans, Real Estate, Episys and Quality Service. Creates, maintains and conducts training sessions in the above area. Designs future training sessions along with corresponding trainer guides, trainee manuals, and training materials. Create/research new additions to training program. Ensure the continued effectiveness of the internal training programs and conducts formal evaluations as part of training process. Create presentation binders for all aspects of training. Conducts an ongoing analysis of department activities, workflow and operations for the purpose of recommending improvements and streamlining work processes. Attend seminars on expanding training skills. Build network of resources with other credit unions. Stay updated on all procedural changes in Operations to maintain the integrity of the training programs.

Experience and Training: Bachelor degree in English, Business Administration Communications or related field. 1-2 years applicable experience in training and insurance. 3-5 years experiences as an Operations Trainer. Experience presenting before large groups. Possess a thorough knowledge of banking compliance laws.

12054 PRIVATE BANKING RELATIONSHIP OFFICER

Develops and provides service to the high-net-worth client base in Private Banking; including moderately complex credit, investment management and deposit services. Works effectively with each division in the region to increase the client base and business level in the markets in which they provide service. Identifies opportunities of a moderately complex level to develop new client relationships. Calls on prospective or existing clients to develop new business by promoting Bank services and products. Meets the moderately complex credit needs of high-net-worth customers seeking secured and unsecured loans. Compiles, analyzes and verifies credit and other financial information. Formulated an opinion of whether relationships will be profitable and an acceptable risk. Manages a portfolio of existing moderately complex relationships to ensure ongoing profitability and future cross sell opportunities. Decides loan terms and conditions if within own credit limits or makes recommendations to appropriate authority.

Experience and Training: Bachelor degree or equivalent experience. One to two years of experience in banking or sales related field.

12058 PRIVATE BANKING RELATIONSHIP MANAGER

Develops and provides service to high-net-worth client base in Private Banking, including complex credit, investment management and deposit services. Works effectively with each division in the region to increase the client base and business levels in the markets in which they provide service. Identifies opportunities to develop new client relationships. Calls on prospective or existing clients to develop new business by promoting Bank services and products. Meets with prospective clients to assess financial service needs and net worth. Meets the complex credit needs of high-net-worth customers seeking secured and unsecured loans. Compiles, analyzes and verifies credit and other financial information. Formulates an opinion of whether relationship will be profitable and an acceptable risk. Decides loan terms and conditions if within own credit limits or make recommendations to appropriate authority. Manages a portfolio of existing relationships to ensure ongoing profitability and future cross sell opportunities.

Experience and Training: Bachelor degree or equivalent experience. Five years of prior experience in private banking or business development. Six to ten years related experience.

12061 IRA/KEOGH SPECIALIST 1

Performs various duties requiring a thorough knowledge of regulations. Duties include but are not limited to control of all IRA and KEOGH Plans, training personnel, calculating and approving distributions, verifications of all savings instruments including pooled accounts. Responsible for administration of IRA and KEOGH Accounts, including contributions, distributions and transfers to and from accounts. Ensures proper documentation and records. Responsible for all regulatory reports and marketing IRA and KEOGH accounts. Responsible for administration and operational duties on other Qualified/Corporate Plans. Responsible for maintaining up-to-date knowledge regarding state and federal regulations pertaining to Plans. Responsible for all savings instruments, including fiduciary accounts, verification and collection of savings interest, deposits and withdrawals. Responsible for receipt and allocation of all cash contributions to all fiduciary accounts.

Experience and Training: High school graduate or equivalent. Thorough knowledge of IRA and KEOGH regulations. Must have a good math background. Good communication skills are essential, together with knowledge of accounting system and Credit Union system.

12062 IRA/KEOGH SPECIALIST 2

Responsible for maintaining all IRA/KEOGH files for the Credit Union and review of government agency reporting and retirement customers. Provides technical and procedural assistance as needed to the Branch Banking Division. Prepares and reviews all year end government reports. Reviews regulations concerning retirement accounts to ensure Credit Union is in compliance. Reviews all IRA/KEOGH reports for accuracy. Coordinates liaison to KEOGH Trustee. May train staff in their specific duties and responsibilities. Provides regulatory change information to the policy and procedure technical writer as needed.

Experience and Training: High school graduate or equivalent. Three years financial experience. One year experience handling retirement accounts.

12063 BUSINESS DEVELOPMENT OFFICER 1

Retain and expand existing business relationships with current clients and to solicit new deposits; loan and other account relationships from prospective clients. Develop relationships with clients and prospects to increase overall level of business done by office or region. Manages basic to moderately complex higher balance accounts with little or no supervision. Calls on existing or prospective customers within the framework of a business development program including identification of prospects, suitable method of contact and determination of their needs and appropriate products/services. Builds and maintains a portfolio of customers; discusses and cross-sells appropriate personal and small business financial products and services. Achieves specific business development goals; documents activities and prepares reports as needed. Works with management to plan business development opportunities. Makes referrals to other departments as they arise.

Experience and Training: Associates degree or equivalent experience. Three to five years related experience as a Financial Services Officer with demonstrated skills in building banking relationships.

12064 BUSINESS DEVELOPMENT OFFICER 2

Retain and expand existing business relationships with current clients and to solicit new deposits; loan and other account relationships from prospective clients. Develop relationships with clients and prospects to increase overall level of business done by office or region. Builds and maintains a portfolio of high profile customers up to and including the most complex accounts. Calls on existing or prospective customers within the framework of a business development program including identification of prospects, suitable method of contact and determination of their needs and appropriate products/services. Builds and maintains a portfolio of customers; discusses and cross-sells appropriate personal and small business financial products and services. Achieves specific business development goals; documents activities and prepares reports as needed. Works with management to plan business development opportunities. Makes referrals to other departments as they arise.

Experience and Training: Bachelor's degree or equivalent degree. Two to four years experience as a business development officer with three to five years experience as a Financial Service Officer with demonstrated skills in building banking relationships.

12068 BUSINESS DEVELOPMENT MANAGER

Responsible for soliciting new customers or to sell additional products to existing customers up to a complex level of business. To function as the product manager of assigned Treasury products. Meet specific monetary business development goals. Makes business development calls, independently and in conjunction with retail and corporate banking. Maintains current knowledge of products offered by competitors. Manages deposit only relationships and accounts as assigned or developed independently, to a complex level. Exercises appropriate judgment to identify potential operating risks and alerts appropriate executive staff to reduce or eliminate exposure. Has product management responsibilities for assigned products/service including monitoring the quality of the technical and service aspects of the product; recommends enhancements; and follows through with the installation enhancements.

Experience and Training: Bachelor degree or equivalent experience. Four to six years experience in product marketing. Advanced knowledge of bank's product lines and potential applications. Understanding of product and customer requirements. General experience in management techniques, marketing and contract administration. Product lines may represent new and emerging products along with established mature products.

12081 POLICY AND PROCEDURE WRITER 1

Responsible for the design, update and development of Company manuals, technical reports, illustrations, policies and procedures for both the Branches and Corporate departments. Study data and conduct interviews with subject matter experts to understand the product or procedures. Produce or arrange for illustrations, charts and photographs to be included in publications. Edit, standardize, or revise material prepared by other writer and staff. Participate in new product implementation, technology installation, system upgrades/testing and quality assurance functions. Periodically review and update written publications, technical manuals, technical reports, forms, illustrations, products and services and policies on the website. Provides appropriate documents to the compliance staff for review to ensure compliance with local, state, and federal laws as it pertains to credit unions, banking and consumer laws. Develops cataloging systems and maintains records, files, electronic media and archiving of information for publications in a business unit for corporate references.

Experience and Training: Bachelor degree in English, Business Administration, Communications or related field.

12082 POLICY AND PROCEDURE WRITER 2

Responsible for the design, update and development of Company manuals, technical reports, illustrations, policies and procedures for both the Branches and Corporate departments. Study data and conduct interviews with subject matter experts to understand the product or procedures. Produce or arrange for illustrations, charts and photographs to be included in publications. Edit, standardize, or revise material prepared by other writer and staff. Participate in new product implementation, technology installation, system upgrades/testing and quality assurance functions. Periodically review and update written publications, technical manuals, technical reports, forms, illustrations, products and services and policies on the website. Provides appropriate documents to the compliance staff for review to ensure compliance with local, state, and federal laws as it pertains to credit unions, banking and consumer laws. Develops cataloging systems and maintains records, files, electronic media and archiving of information for publications in a business unit for corporate references. Analyze and streamline current procedures to increase productivity and efficiency while maintaining proper security controls.

Experience and Training: Bachelor degree in English, Business Administration, Communications or related field. Four or more years related experience.

12248 ASSISTANT BRANCH MANAGER

Assist the Branch Manager in the efficient operation of the branch, provides leadership and functions as a working supervisor for teller and new accounts personnel and assists with their training and development. Assumes responsibilities of the Branch Manager during their absence. Guides and directs teller operations and new account personnel. Responsible for implementing company policies and procedures in relation to teller and new accounts operations. Supervises balancing and summarizing of daily business and cash. Trains and develops tellers and new accounts personnel to maintain proper customer relations. Responsible for teller maintenance of required cash limitations. Responsible for monthly audit of travelers checks, money orders and bonds if appropriate. Coordinates and assists with teller and new accounts clerk training. Ensures compliance with security practices and monitors security equipment. Plans, organizes and assigns the workflow of the teller and new accounts area. Exercises authority, as defined by supervisor, to make exceptions to policy and procedures. May perform other duties as assigned or requested by Branch/Operations Manager.

Experience and Training: High school graduate or equivalent. Minimum three years supervisory experience in the deposit area of a financial institution. Working knowledge of operational policies, procedures and legalities relevant to financial industry.

12471 BRANCH MANAGER 1 (Small Branch - Up to 5 Employees)

Following established procedures, directs and controls the operational activities and staff of assigned branch. Branch size is normally small, with less than 6 employees. Insures the application and compliance with established operating policies and procedures of the Credit Union. Reviews and approves loan applications within authorized limits and approval criteria. Compiles and analyzes branch operating reports for management. Coordinates member services and activities. Formulates basic recommendations concerning policies and services for review by management. Assists in the employment, counseling performance evaluation, training, motivation and discipline of assigned employees.

Experience and Training: Knowledge of Branch operational activities and understanding of loan practices as would normally be acquired from three years of responsible experience in a managerial or supervisory position within a financial institution.

12472 BRANCH MANAGER 2 (Medium Branch – 6-12 Employees)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of assigned branch. Branch size is normally medium, with 6 to 12 employees. Insures the application and compliance with established operating policies and procedures of the Credit Union. Compiles and analyzes branch operating reports for management. Reviews and approves loan applications within Credit Union guidelines. Formulates recommendations concerning important policies and services for review and actively participates in Credit Union management. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of assigned employees.

Experience and Training: Knowledge of Branch operational activities and understanding of loan practices as would normally be acquired from three years of responsible experience in a managerial or supervisory position within a financial institution.

12473 BRANCH MANAGER 3 (Large Branch - 13+ Employees)

Retains full responsibility for planning, directing, organizing and controlling the operational activities and staff of assigned branch. Branch size is normally large, with over 13 employees. Insures the application and compliance within established operating policies and procedures of the Credit Union. Compiles and analyzes branch operating reports for management. Reviews and approves loan applications within Credit Union guidelines. Formulates recommendations concerning important policies and services for review and actively participates in Credit Union management. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of assigned employees.

Experience and Training: Knowledge of Branch operational activities and understanding of loan practices as would normally be acquired from five years of responsible experience in a managerial or supervisory position within a financial institution.

12474 BRANCH DIRECTOR

Retains full responsibility for planning, directing, organizing and controlling the operational and sales activities and the staff of all Credit Union branches. Develops, introduces and monitors operational policies and procedures. Devises sales training materials and supervises implementation through Branch Managers. Visits assigned branches on a regular basis, monitoring quality of Member Services and sales performance. Sets-up regularly scheduled staff meetings which include all Branch Managers reporting to incumbent. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of branch management personnel.

Experience and Training: Thorough knowledge of Credit Union operational activities and thorough understanding of financial products as would normally be obtained from five to seven years of progressively responsible experience in a managerial position within a financial institution.

12475 REGIONAL BRANCH MANAGER

Responsible for the administration and efficient operation of managing full service branches within assigned region, including operations, lending, product sales, customer service, and security and safety in accordance with the Credit Union's objectives. Develops new deposit and loan business; provides a superior level of customer relations and promotes the sales and service culture through coaching, guidance and staff motivation; achieves individual, branch and region sales goals through new business sales, referrals and retention of account relationships. Provides leadership, training and supervision; delegates day to day operations to Branch Managers and or other branch personnel. Responsible for attaining established region and Credit Union goals through active participation in sales management and officer call programs. Participates in community affairs to increase the Credit Union's visibility and to enhance new and existing business opportunities. Performs supervisory duties of branch and managerial staff, and coordinates managerial staff coverage within his or her region.

Experience and Training: Bachelor's degree in business, finance, or a related discipline. 5+ years experience in retail banking required. Two years Branch Manager or commensurate experience required.

12622 PERSONAL TRUST OFFICER 2

Under limited supervision, is responsible for organizing the investment administration of assigned trust accounts. Coordinates contact with customers and other professionals involved in assigned accounts. Follows up on activities regarding the investment and operations of assigned accounts. Handles problems involving assigned accounts by consulting with other Trust, Tax, Legal or Real Property department personnel. May be required to develop new accounts and referrals. May train and assist lower level personnel in tax problems, asset management, legal issues and the like.

Experience and Training: Requires a minimum of two years professional trust experience. A typical incumbent will normally possess three to five years experience. A solid knowledge of the institution and excellent communication skills are required.

12721 OPERATIONS SUPERVISOR 1

Assists Branch Manager in all assigned phases of branch operations, with an immediate area of responsibility for the teller line. May assume the responsibilities of the Branch Manager or Assistant Branch Manager during their absence. Sells all institution services and strives for excellence in customer service; guides and directs the efforts of the staff. Capable of performing all teller functions and functioning as a teller when required. Responsible for implementing Institution policies and procedures in relation to teller operations. Controls and monitors the teller terminal supervisory override function. Supervises balancing and summarizing daily business and cash. Trains and develops tellers to maintain proper customer relations. Responsible for teller maintenance of required cash limitation. May be responsible for monthly audit of such negotiable items as traveler's checks, money orders and bonds. May coordinate and assist teller-training needs, as needed. May guide and direct new accounts personnel and function as a deposit products counselor. Responsible for implementing Institution policies and procedures in relation to new accounts operations. Coordinates savings development programs and public relations activity. May supervise the record keeping aspects of the new account functions. Ensures compliance with security practices and monitors security equipment. Plans, organizes and assigns the workflow of the teller and new accounts area. Exercises authority, as defined by supervisor, to make exceptions to policy and procedures. May perform such other duties as are assigned or requested by the Branch Manager or the Assistant Branch Manager. Assist management in locating teller or Branch outages.

Experience and Training: High school graduate or equivalent. Minimum of two years of supervisory experience in the deposit area of a financial Institution. Knowledge of operational policies, procedures and legalities relevant to the financial industry. Excellent oral and written communication skills.

12722 OPERATIONS SUPERVISOR 2

The highest-level Operations Officer position assists the Branch Manager and/or Assistant Branch Manager in the efficient operation of the branch. Provides leadership and functions as a working supervisor for teller, new account and support personnel, and assists with their training and development. Assumes responsibilities of the Branch Manager or Assistant Branch Manager during their absence. Sells all institution services and strives for excellence in customer service. Guides and directs the activities of teller, new account and support personnel. Responsible for implementing Institution policies and procedures in relation to teller, back office, or new account operations. Supervises balancing and summarizing of daily business and cash. Trains and develops tellers, back office staff and new account personnel to maintain proper customer relations. Responsible for teller maintenance of required cash limitations. May be responsible for auditing of travelers checks, money orders and bonds and other negotiable items housed at the branch. May assist with the coordination of deposit account development programs and public relations activities. May supervise the record keeping responsibilities of the new account functions. Coordinates a continuing training program for tellers, back office clerks and new account personnel. Ensures compliance with security practices and monitors security equipment. Plans, organizes and assigns the workflow of the teller, back office and new account areas. Exercises authority, as defined by supervisor, to make exceptions to policy and procedures. Responsible for monitoring reports from the computer center detailing deposit account transactions. May perform such other duties as are assigned or requested by the Branch Manager or Assistant Branch Manager.

Experience and Training: High school graduate or equivalent. Minimum of three years of supervisory experience in the deposit area of a financial Institution. Knowledge of operational policies, procedures and legalities relevant to the financial industry.

12438 OPERATIONS MANAGER

Manages and coordinates operational activities for large or multiple functional areas. Staff typically includes nonexempt, professionals and lower level supervisors/managers. Ensures effective and efficient operations support for the assigned area's internal and external customers. Administers institutions policies and procedures. Ensures compliance with applicable laws and regulations. Develops, recommends and implements new policies and procedures. Decisions may require approval from upper management. May be held accountable for department budget. Operational areas may include, but are not limited to: check processing, coin/currency services, deposit processing, photo retrieval, teleservices, wire transactions.

Experience and Training: Thorough knowledge of operational functions, systems, policies and practices of assigned area. Requires a minimum of five years of related experience. A typical incumbent will possess six to ten years of related management experience.

12439 ASSISTANT VICE PRESIDENT OPERATIONS

The purpose of this position is to provide assistance to and act in place of the functional Vice President in the management of the department. Will be responsible for assisting the Vice President in managing all aspects of the functional area. Assist in strategic planning, project plans, budgetary projections, managing of day-to-day operations, long-range planning. Responsible for staff development and training.

12737 ASSISTANT MANAGER SUPPORT SERVICES

Under general direction ensures efficient daily operations of Support Services department. Responsible for the supervision and operations of the VISA, ATM, Visa Check Card, checking, IRA, dormant accounts, certificates, escheats and back office functions of operations. Assigns, monitors and reviews work assignments of staff to ensure completion of duties according to established procedures and time frames. Communicates, supports and implements policies and procedures to staff, ensuring compliance. Creates and maintains department written procedures. Ensures staff compliance with security practices and performs security audits. Opens/Closes department and responsible for department balancing daily. Ensures department reports, statistics, bills and budget response are processed timely and accurately.

Experience and Training: Bachelor degree in Business Administration, Finance or related discipline. Four years of progressively responsible financial industry experience in operations.

LOAN ADMINISTRATION/PROCESSING

12001 COLLECTIONS SPECIALIST 1

Under close supervision, performs necessary assignments in support of the collection of past due accounts. Researches and analyzes historical data on past due accounts. Maintains complete documentation of collection activity. Monitors credit card over limit report on a daily basis to assure balances do not exceed limits. Ascertains location of member through skiptraces or other methods. Contacts member by telephone or letter to determine reason for delinquency and to educate member on proper payment process. May negotiate and establish repayment process within defined guidelines. Maintains documentation on past due accounts and collection process. Files bankruptcy claims and the required documentation to assure payment. Communicates and interacts with law enforcement agencies, judicial departments, attorneys, and peer collectors, repossession agents and car dealers to minimize outstanding accounts. Submits consumer disputes verifications and universal forms to the credit bureaus as directed. May handle other issues such as levies, collateral protection insurance and credit life insurance. Assist in the collection of return deposit items. May conduct preliminary investigations on known or suspected frauds. Compiles and generates reports as required.

Experience and Training: Entry level collector. Six months to one year general business experience desirable. A typical incumbent will normally possess one to two years of related experience.

12002 COLLECTION SPECIALIST 2

Under general supervision, performs necessary assignments in support of the collection of past due accounts. Researches and analyzes historical data on past due accounts. Ascertains location of member through skiptraces or other methods. Contacts member by telephone or letter to determine reason for delinquency and to educate member on proper payment process. Responsible for resolution of first payment defaults. Follows-up on a daily basis on any promise not kept. Reconcile member disputes such as payroll problems, misapplied payment and finance/late fees as required. Monitors credit cards on a daily basis to assure balances to not exceed limits. Files bankruptcy claims as required. May negotiate and establish repayment process within defined guidelines. Maintains documentation on past due accounts and collection process. Communicates and interacts with law enforcement agencies, judicial departments, attorneys, and peer collectors, repossession agents and car dealers to minimize outstanding accounts. Handles other issues such as levies, collateral protection insurance and credit life insurance. Conducts preliminary investigations on known or suspected frauds. Compiles and generates reports as required. Reviews records and transactions to resolve misapplied payments, researching account transactions to ensure that payments are properly credited. Evaluates irregular and regular payments being made on delinquent accounts and determines how payment will be applied; i.e.: principal, interest, escrow, etc. Returns payment to member if foreclosure proceedings have started or if payment is unacceptable. May also cross-train in all areas of collections; i.e.: loans, VISA, negative share accounts, etc.

Experience and Training: Requires a minimum of two years of related experience. A typical incumbent will normally possess four to six years of related experience.

12003 COLLECTION SPECIALIST 3

Under limited supervision responsible for the telephone collection of all delinquent loans beyond 31 days past due. Responsible for recommending final resolution of these accounts. Initiates telephone contact on all accounts past due. Monitors all past due loans in these aging categories to assure receipt of payment. Follows-up on a daily basis on any promises not kept. Recommends repossession to supervisor for final review and approval. Makes appearances in Small Claims Court as required. Monitors and recommends closing of ATM cards to assist in collection activities. Reconciles member disputes such as payroll problems, misapplied payment and finance/late fees as required. Monitors credit cards on a daily basis to assure balances do not exceed limits. Recommends workout loans and extension agreements for final review and approval. Initiates basic skip tracing techniques to locate member for recovery of security and legal action.

Experience and Training: High school diploma or equivalent experience. Six plus years related experience.

12007 COLLECTIONS SUPERVISOR

Responsible for the effective delinquency control and follow-up programs for effective delinquency control. Insures that delinquency notices are mailed promptly after due date and an adequate follow-up program is maintained. Makes personal contact with members as necessary and takes appropriate action to arrange satisfactory settlement of delinquent accounts. Consults with members requesting extension of loan payments. Supervises and trains employees involved in the collection activities of Credit Union. Reviews and recommends to supervisor accounts for legal action, instituting such action for recovery of delinquent loans. Meets with the Credit Committee and keeps the committee advised of matters concerning delinquent accounts and advises committee of unfavorable trends in the delinquent status of accounts.

Experience and Training: Must have the ability to supervise employees and be able to maintain an effective and efficient schedule of work flow. Must have experience in information gathering techniques of skip tracing. Experience should include three years collection activities and one year supervisory experience.

12010 COLLECTIONS MANAGER

Plans, organizes, directs, and controls the activities and staff of the Collection Department. Provides for the contact of members with delinquent loans for the purpose of obtaining delinquent payments, arranging for payment schedule to bring loan current, rescheduling existing payments or determining member's present status in order to make provisions for obtaining outstanding balance. Administers the repossession of collateral securing delinquent loans and provides for disposition of repossessed property as provided by law. Initiates foreclosure proceedings on delinquent loans secured by first or second trust deeds. Initiates small claims proceedings on delinquent loans as appropriate. Responsible for collection of NSF checks which may result in loss to the Credit Union. May prepare and present to the Board of Directors and the Credit Committee, requests for charge-off of these loans determined to be un-collectable. Assigns charge-off accounts to attorney or collection agency for appropriate action. Advises credit reporting agencies of accounts with derogatory information. Maintains control of charged-off accounts, reviewing for further recovery. Maintains ledger of recovered funds collected on charged-off accounts, insuring proper crediting to each account. Prepares monthly delinquency report for presentation to Board.

Experience and Training: Detailed knowledge of collection activities, skip tracing, repossession procedures, truth-in-lending requirements, bankruptcy, proceedings and small claims activities as would normally be obtained by four or more years of similar activities.

12011 SENIOR MORTGAGE COLLECTIONS SPECIALIST

Under limited supervision responsible for oversight of the mortgage collection and primary negotiation of defaulted past due mortgage loans, and maintaining a delinquency ratio according to current credit union goals. Main focus is to minimize losses, provide quality service and resolve difficult member negotiations and interactions by phone and personal meetings. Monitor daily collections efforts by other collection staff to ensure that all verbal and written communications are within FDCPA guidelines. Analyze options for loan modifications by examining member's current financial situation. Recommend long term solutions to balance member needs, while minimizing loss for the credit union. Prepare loan modification packages and recommendations for Committee review and approval. Monitor weekly real estate accounts placed in a workout for their workout terms. Manage and regularly monitor third-party vendors include REO services, Foreclosure services, and similar vendors to ensure services are provided as contracted.

Experience and Training: Associate degree. 5-7 years of overall collections industry experience and knowledge of FDCPA guidelines with a minimum of three years of real estate collections.

12121 LOAN DOCUMENTATION SPECIALIST 1

Under limited supervision, coordinates, reviews and prepares the documentation of less complex loan packages based on regulatory guidelines. Dealing with account officers, credit and legal staffs, title companies, brokers and the like, determines the appropriate documentation needed to satisfy internal and regulatory requirements for the institutions' loan packages. Assists members in selecting a mortgage loan product that meets their needs as well as lending standards. Assures proper procedures are followed for pre-qualifying members. Orders all support documents to provide verification for the application. Accurately inputs loan data to applicable systems to control the flow and timeliness of applications. Maintains thorough knowledge of federal and state laws and regulations. Prepares loan packages for underwriters. Assists real estate personnel with second deed and equity access loans when required. Performs other lending duties as required.

Experience and Training: High school diploma with some real estate lending course work preferred. One to two years experience in a financial institution with a strong background in consumer lending.

12131 LOAN SERVICE ASSISTANT 1

Serves as entry level to Loan Service Department. Obtains credit reports. Reviews loans for proper adjustments. Answers correspondence regarding adjustable rates, foreclosure, collections and all routine loan inquiries. Reviews new loan files for correct information. May handle investment property, and may assist in processing delinquencies. Analyzes and adjusts impound accounts. May process DMV documentation. May handle process material on REO accounts. Handles file maintenance.

Experience and Training: High school diploma or equivalent. No experience required.

12132 LOAN SERVICE ASSISTANT 2

Serves as intermediate level clerk to Loan Service Department. Obtains credit reports. Reviews loans for proper adjustments. Answers correspondence regarding adjustable rates, foreclosures, collections and all routine loan inquiries. Reviews new loan files for correct information. May assist in initiating/completing foreclosure procedures. Handles investment property. Processes loan files-new, closed and assumptions. May assist in processing delinquencies. Analyzes and adjusts impound accounts. May handle/process material on REO accounts. Processes DMV documentation. Handles file maintenance. Coordinates collateral insurance documentation.

Experience and Training: High school graduate or equivalent. One year general office experience.

12133 LOAN SERVICE ASSISTANT 3

Serves as senior level clerk to Loan Service Department. Obtains credit reports. Reviews loans for proper adjustments. Answers correspondence regarding adjustable rates, foreclosures, collections and all routine loan inquiries. Reviews new loan files for correct information. Starts and completes foreclosure procedures. Handles investment property. Processes loan files: new, closed and assumptions. Handles, processes and collects on delinquencies. Analyzes and adjusts impound accounts. Processes DMV documentation. Coordinates collateral insurance documentation. May handle/process material on REO accounts. Handles file maintenance.

Experience and Training: High school graduate or equivalent. More than two years general office experience.

12135 LOAN SPECIALIST

Under close supervision processes loan applications and interviews members for loans. Insures the completeness and accuracy of applications prior to referring the request to a loan officer for approval. Answers basic questions from members regarding loan eligibility and lending criteria. Obtains verification of income and credit reports; prepares loan worksheets and may input loan information on the computer terminal. Disburses the loan, checking that all forms have been properly signed and the member is aware of their responsibilities. Insures the loan file is properly documented and filed. Normally considered a non-exempt classification because of limited discretion and judgment requirements.

Experience and Training: High school or equivalent with some experience in lending activities in a financial institution.

12137 LOAN SUPERVISOR

Responsible for monitoring progress and quality of work in the loan department. Assigns, directs, coordinates and reviews work of staff within the department. Reviews loan applications obtained by Loan Interviewers or Loan Officers for completeness. Insures that each loan is properly prepared, documented and approved in accordance with Credit Union Policy, and is disbursed properly and promptly to the member. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of assigned employees. First Level exempt supervisory position.

Experience and Training: Requires an advanced knowledge of Credit Union loan policies, procedures and credit-granting practices as would normally be obtained from four years of Credit Union loan experience. Must be capable of uniformly directing the activities of subordinates, handling a large volume of detail, and instructing others.

12138 LOAN MANAGER

Plans, directs, organizes and controls the activities and staff involved in administering the Credit Union loan program. Provides for the review of loan applications for conformance to established loan policies, completeness of documentation, accurate preparation, and quality. Coordinates procedures to obtain credit references and verifications prior to loan approval. Develops recommendations regarding loan policies and guidelines for review by management. Reviews loan performance and delinquency rates and recommends remedial actions. Implements controls to insure effective loan operations. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of assigned employees.

Experience and Training: Requires well-rounded knowledge of Credit Union loan operations as would normally be obtained by five or more years experience in a responsible lending position in a related financial institution.

12141 LOAN ADJUSTER 1

Under close supervision responsible for the collection and follow-up of all 10-30 past due accounts within initial stage of delinquency. Monitors all past due loans in this category to assure receipt of payment. Maintains complete documentation of collection activity. Monitors credit card over limit report on a daily basis to assure balances do not exceed limits. Makes telephone contact to cure over limit amount. Files bankruptcy claims and the required documentation to assure payment. Initiates telephone contact and receives members in person with reference to loan delinquency. Filing of claims such as bankruptcy and compiling data for month end reports as required. Submits consumer disputes verifications and universal forms to the credit bureaus as directed. Assist in the collection of return deposit items.

Experience and Training: High School diploma. One to three year Credit Union experience.

12142 LOAN ADJUSTER 2

Under general supervision is responsible for the collection and follow-up of all 10-30 past due accounts within the initial stage of delinquency. Monitors all past due loans in this category to assure receipt of payment. Maintains complete documentation of collection activity. Responsible for resolution of first payment defaults. Follows-up on a daily basis on any promises not kept. Reconciles member disputes such as payroll problems, misapplied payment and finance/late fees as required. Monitors credit cards on a daily basis to assure balances do not exceed limits. Files bankruptcy claims and the required documentation to assure payment. Initiates telephone contact and receives members in person with reference to loan delinquency. Makes telephone contact to cure over limit amounts. Assist in the collection of return deposit items as required. Recommends alternative collection program options and/or modification to resolve delinquencies.

Experience and Training: High School diploma. One to three years Credit Union experience and one to two years loan administration experience.

12143 LOAN ADJUSTER 3

Under limited supervision responsible for the telephone collection of all delinquent loans beyond 31 days past due. Responsible for recommending final resolution of these accounts. Initiates telephone contact on all accounts past due. Monitors all past due loans in these aging categories to assure receipt of payment. Follows-up on a daily basis on any promises not kept. Recommends repossession to supervisor for final review and approval. Makes appearances in Small Claims Court as required. Monitors and recommends closing of ATM cards to assist in collection activities. Reconciles member disputes such as payroll problems, misapplied payment and finance/late fees as required. Monitors credit cards on a daily basis to assure balances do not exceed limits. Recommends workout loans and extension agreements for final review and approval. Initiates basic skip tracing techniques to locate member for recovery of security and legal action.

Experience and Training: High School diploma. Knowledge of laws, regulations, and procedures dealing with delinquency control. Three to five years loan administration experience.

12146 QUALITY SERVICE SPECIALIST 2

Under general supervision assists in examining and evaluating required reports and transaction activities to assure the delivery of accurate quality service consistent with organizations standards and procedures. Reviews all required reports and transactions for accuracy in completion and conformity. Provides daily, weekly and monthly analysis of findings. Where feasible, automates the review and summary of all reports and transaction activities evaluated. Performs follow-up reviews to assure appropriate corrective action has been taken. Recommends improvements, actions or changes to processes to increase efficiency and quality services. Creates documented procedures to quality service review activities. Keeps procedures current and recommends changes to management.

Experience and Training: High school diploma or equivalent experience. Three to four years related experience.

12151 BUSINESS LENDING LOAN PROCESSOR

Under general supervision responsible for processing and servicing all business loans from inception to final closing. Assist in compilation of all documents including membership applications, financial statements, tax returns, rent rolls, and other duties to aid Credit Analyst in preparation of Presentations to Loan Committee. Completes appraisal requests, escrow set-up, title requests, environmental transaction screens and commitment letters to borrowers. Order Flood Certificates, Veracheck Environmental reports and process UCC filing. Maintain insurance certificates on all existing loans in portfolio and obtain new insurance on loan process. Order credit reports and review. Prepare loan booking paperwork for loan funding.

Experience and Training: Associate degree or related job experience. 1- 2 years prior experience.

12158 BUSINESS LENDING ADMINISTRATOR MANAGER

Responsible for managing the processing and servicing of all business loans and related systems. Set up and management of newly acquired stand alone business loan software system. Creates infrastructure, implement and maintain loan portfolio monitoring and servicing. Implement and maintain systems to ensure proper handling of cash, agreements, documents and communications associated with sale of participations of our business loans to other credit unions. Manages the loan processing function. Organize and manage accumulation of components and documents associated with business loans. Creation of loan file including funding documents. Management of loan escrow account which involves administration of costs, fees and final borrower reconciliation reporting.

Experience and Training: Bachelor degree in Business/Financial Services with up to 5 years financial industry operations experience.

12159 BUSINESS LENDING RELATIONSHIP MANAGER

Directly manages assigned Business Lending accounts within existing loan portfolio. Maintain and build client relations promoting Credit Union products and services to increase loan base. Develop network of outside loan referral sources for new business. Provide support on all aspects of Business Lending including: origination, underwriting, credit analysis and closing of secured commercial real estate loans in accordance with established lending objectives. Works in the field meeting new and existing clients, loan brokers, participating partner credit unions, promotes products and services, facilitate loan servicing requests on assigned accounts within existing portfolio. Primary contact with partner credit unions on Participation Loans both sold and purchased by negotiating rates and servicing fees, corresponds as liaison by compiling and providing preliminary loan package for review, responds to inquires, maintain annual servicing by sending updated financials and loan review. Compile loan package and participate in negotiations with existing and new applicants, such as fees, loan repayment options and other credit terms to create formal Credit Presentation. Assist and oversees the loan processing/closing including the engagement of appraisals, title policies and endorsements, credit reports, background and reference checks, analysis of borrowing entity financial status, personal guarantor financial status, tenant financial status, credit, and real estate property evaluation.

Experience and Training: Bachelor degree in business with emphasis in accounting/finance and economics. 2-3 years experience in commercial lending or commercial real estate.

12161 CONSUMER LOAN PROCESSOR 2

Assembles and verifies accuracy of documentation for all types of loans. Checks documents for proper vesting, legal descriptions, closing dates and signatures. Assists loan officer in preparing loan package, assigns loan and commitment numbers, inputs information, orders credit reports. Notifies appropriate persons of loan approval and the terms of commitment. Prepares worksheet to order documents or may prepare documents by hand. May receive funding request, compute funding amount, complete funding voucher, prepares checks and input funding information. May audit loan files and send to Loan Service. Performs various clerical duties, including answering phones, typing and filing. May answer inquiries from customer and potential customers, including brokers regarding loan terms and policies. May run periodic checks on delinquent loans and send follow-up notices. May provide Notary service. Other related duties as required.

Experience and Training: Knowledge of government regulations. Prior experience in loan processing.

12162 CONSUMER LOAN COLLECTOR 2

Under general supervision, performs necessary assignments in support of the collection of past due accounts. Researches and analyzes historical data on past due accounts. Ascertains location of customer. Contacts customer by telephone or letter to determine reason for delinquency and to educate customer on proper payment process. May negotiate and establish repayment process. Maintains documentation on past due accounts and collection progress. May conduct preliminary investigations on known or suspected frauds. Compiles and generates collection histories on past due accounts. Assigned portfolio typically contains more complex loan accounts.

Experience and Training: Good knowledge of accounting skills, product, government laws and regulations required. Requires a minimum of two years related experience. A typical incumbent normally possess 4-6 years of related experience.

12168 CONSUMER LOAN MANAGER

Coordinates and manages operation of consumer loans in the following areas: auto, boat, RV, mobile home, credit card, etc. Responsible for the monthly reporting for consumer loans.

Experience and Training: Bachelor's degree in Business, Finance, or General Management or equivalent experience. Five or more years loan management experience.

12171 LOAN PROCESSOR

Provides quality service to members and is responsible for accurate, efficient funding figures for all mortgage loans. Re-verifies every document to ensure loan package is complete prior to funding. Completes the funding figures following settlement procedures. Assures checks and general ledger debits and credits balance to total loan disbursement amounts. Transfers loan information between applicable systems. Maintains a thorough knowledge of federal and state laws and regulations. Assures all disclosure requirements are met. Accurately prepares escrow instructions. Assures all applicable time requirements are met. Balances general ledger accounts and performs other lending duties as required.

Experience and Training: Completion of Real Estate courses preferred with three years Credit Union experience and a strong background in consumer lending and mortgage processing required.

12181 LOAN OFFICER 1

Within established guidelines and procedures, performs work requiring the use of judgment and discretion in making credit decisions for members seeking loans. Reviews applications to insure completeness and accuracy of information. Informs members of loan requirements and matters affecting the granting of loans. Develops information to process loan applications such as verification of income and credit reports. Prepares appropriate documentation and related forms for submittal to Credit Committee. Disburses loans insuring that all forms and documents are signed and member understands debt responsibilities. Employees assigned to this level job will normally process highly routine loans with questionable matters referred to supervisor or more senior loan officer.

Experience and Training: Any combination of education and experience which would provide general knowledge of Credit Union loan operations, knowledge of credit fundamentals, skill in analyzing financial information and making credit decisions. This is the entry level position in the Loan Officer job family.

12182 LOAN OFFICER 2

Within established guidelines and procedures, performs work requiring the use of judgment and discretion in making credit decisions for members seeking a variety of loans for assorted purposes. Reviews applications and credit histories recommending disposition of loans. Interviews loan applicants, reviews applications and other documentation to determine credit worthiness of applicant. Develops information to process loan applications. Prepares appropriate documentation and related forms for submittal to Credit Committee. Disburses loans insuring that all forms and documents are signed and member understands debt responsibilities. Employees assigned to this level will process a variety of loans with considerable independence.

Experience and Training: In addition to all requirements for a Loan Officer, considerable knowledge and skill to analyze loan applications, knowledge of credit fundamentals and making credit decisions. Experience would normally be acquired through a minimum of two years as a Loan Officer 1.

12183 LOAN OFFICER 3

Performs highly responsible and diversified activities to review and analyze loan applications and recommend the disposition of loan applications. An employee within this job may specialize within a designated loan area and/or provide supervisory guidance to other Loan Officers. Counsels with Credit Committee members regarding complex or borderline applications and assists them in reaching credit decisions. May counsel members to appraise and understand their financial conditions prior to the granting of a loan and to provide advice on the resolution of financial problems. May provide direction to Loan Officers, reviewing credit documentation and recommendations.

Experience and Training: Requires a broad knowledge and understanding of policies, regulations and procedures effecting loan and Credit Union practices. Normally requires four years of related experience.

12187 LOAN SERVICE SUPERVISOR

Directs overall operations of Loan Service department. Assists any department in Loan Service area regarding any customer related service. Assists in administration of Loan Service Department policies, practices and procedures. Provides assistance in processing of delinquency notices, initiating foreclosure actions, ordering foreclosure appraisals, recommending Deeds in Lieu of Foreclosure, facilitating timely payment of Real Estate Taxes and insurance premiums due on loan collateral. Also assists in ensuring that all loans maintain proper hazard/flood insurance. Assists with notification of REO Department of REO properties acquired through foreclosure on loans. Prepares special projects as requested.

Experience and Training: High school diploma/GED or equivalent experience; college course-work in real estate desirable. Two to five years in the loan service area in the financial industry. Excellent communication ability.

12188 LOAN SERVICE MANAGER

Responsible for operations and management of Loan Service. Effectively directs activity of Loan Service Department and its personnel. Administers Loan Service Department policies, practices, and procedures. Supervises servicing of all loans following recording until payoff. Oversees collection of payments due on loans; processing of delinquency notices; initiates foreclosure actions; orders foreclosure appraisals; recommends Deeds in Lieu of Foreclosure when needed. Directs department heads to facilitate timely payment of real estate taxes and insurance premiums due on loan collateral. Ensures that all loans contain proper hazard/flood insurance and that policies are kept in good order. Notifies accounting department of real estate owned properties acquired through foreclosure on loans. Creates and maintains appropriate organization of functions and personnel to achieve departmental objectives. Supervises special projects as requested. Serves on Loan committee for approval of modifications and assumptions.

Experience and Training: Four-year college degree in Business Administration with real estate concentration or equivalent experience. Eight to ten years in all phases of lending area of financial industry. (Four years experience may be substituted for college degree.) Accounting and audit skills desired.

12191 COMMERCIAL LOAN OFFICER 1

Under close supervision, makes and services a variety of "routine" commercial loans within a limited, established credit authority. Assists senior officers in handling larger and more complex loans. Provides necessary assistance to potential and present customers who are seeking loans involving unsecured funds, credit secured by mortgages and/or other collateral. Interviews applicants to gain information regarding their business, desire, ability and earning potential so that a decision on acceptable risk and/or whether the loan should be approved, can be made. Conducts credit checks and makes on-site visits as required. Follows-up on current loans to ensure compliance with internal procedures and other required terms. Drafts required forms and other necessary paperwork. Assists customers as required including introducing them to other products/services and institution personnel when necessary.

Experience and Training: This is the lowest level Commercial Loan Officer, requiring a Bachelor's Degree in a financial discipline, business, or equivalent area, or equivalent experience. The typical incumbent will normally possess 1-2 years of directly related experience.

12192 COMMERCIAL LOAN OFFICER 2

Under limited supervision, makes and services a variety of secured and unsecured business and individual loans, most of which involve large amounts of money and/or important customers. Assists customers who are seeking loans involving unsecured funds and/or credit secured by mortgages and/or other collateral. Interviews applicants to gain information regarding their business, desire, ability and earning potential so that a decision on acceptable risk and/or whether the loan should be approved, can be made. Conducts credit checks and makes on-site visits as required. Follows-up on current loans to ensure compliance with internal procedures and other required terms. Gives financial advise and counsel to customers. Makes recommendations on financial and organizational structure, locations, and other matters; visits plant or company sites as required. Drafts required forms and other necessary paperwork. Assists customers as required including introducing them to other products/services and institution personnel when necessary.

Experience and Training: Bachelor's Degree in a financial discipline, business, or equivalent area, or equivalent experience is required. Thorough working knowledge of the institutions products and services is also required. The typical incumbent will normally possess 3-4 years of directly related experience.

12193 COMMERCIAL LOAN OFFICER 3

Under general supervision, makes and services a wide variety of complex secured and unsecured loans and lines of credit, most of which involve significantly large amounts of money and/or important customers. Assists customers who are seeking loans involving consequential amounts of unsecured funds and/or credit secured by mortgages and/or other collateral. Interviews applicants to gain information regarding their business, desire, ability and earning potential so that a decision an acceptable risk and/or whether the loan should be approved, can be made. Conducts credit checks and makes on-site visits as required. Guides the department or junior level officers in the development and analysis of financial background data for new or renewed loans. Makes decisions on loans and terms within established lending limits, or refers these issues to management. Follows-up on current loans to ensure compliance with internal procedures and other required terms. Gives financial advise and counsel to customers. Makes recommendations on financial and organizational structure, locations, and other matters; visits plant or company sites as required. Drafts required forms and other necessary paperwork. Assists customers as required including introducing them to other products/services and institution personnel when necessary.

Experience and Training: Bachelor's Degree in a financial discipline, business, or equivalent area, or equivalent experience is required. Thorough working knowledge of the institutions products and services is also required. The typical incumbent will normally possess 5-6 years of directly related experience.

12249 ASSISTANT VICE PRESIDENT LENDING

The purpose of this position is to provide assistance to and act in place of the functional Vice President in the management of the department. Will be responsible for assisting the Vice President in managing all aspects of the functional area. Responsible for having up to date knowledge of all areas of lending, to include any current project or concerns. Assist in strategic planning, project plans, budgetary projections, managing of day-to-day operations, long-range planning. Responsible for staff development and training.

12401 LOAN UNDERWRITER 1

Works under limited supervision. Ability to work effectively with internal and external contacts. The typical incumbent will normally possess 3 years of directly related experience. Working knowledge of FNMA and FHLMC and other regulatory requirements required. Responsible for approving or denying applications for real estate, retail, wholesale and various consumer loans in accordance with assigned level of authority. Evaluates applications for compliance to government, internal and investor standards. May provide leadership to assistant loan underwriters and department clerks. Recommends approval/modification/denial of loans within assigned level of authority. Responds to inquiries from applicants, brokers, retailers, and institution personnel regarding loan status, policies, procedures and related issues. When required, is responsible for ordering second appraisals. Submits reports pertaining to production goals and other in-house data.

Experience and Training: High school graduate or equivalent, plus minimum of two years college coursework; business or real estate concentration helpful. 2 to 3 years additional experience in real estate/loan origination areas of financial industry. Familiarity with FNMA and FHLMC guidelines for credit underwriting and appraisal necessary.

12402 LOAN UNDERWRITER 2

Works under general supervision. Ability to work effectively with internal and external contacts. The typical incumbent will normally possess 5 years of lending experience. Thorough knowledge of FNMA and FHLMC and other regulatory requirements required. Evaluates applications for compliance to government, internal and investor standards. May provide leadership to assistant loan underwriters and department clerks. Recommends approval/modification/denial of loans within assigned level of authority. Responds to inquiries from applicants, brokers, retailers, and institution personnel regarding loan status, policies, procedures and related issues. When required, is responsible for ordering second appraisals. Submits reports pertaining to production goals and other in-house data.

Experience and Training: High school graduate or equivalent, plus minimum of two years college coursework; business or real estate concentration helpful. 4+ years additional experience in real estate/loan origination areas of financial industry. Familiarity with FNMA and FHLMC guidelines for credit underwriting and appraisal necessary.

12403 UNDERWRITER – COMMERCIAL

Evaluates commercial mortgage applications for compliance to government, internal and investor standards. Supervises assistant loan underwriters and clerks. Approves and/or modifies or denies invest loans. Recommends approval/modification/denial or portfolio loans. Maintains and tracks multiple borrowers. Maintains files for letters of credit. Updates and maintains policy and procedure manual. Reviews commercial files for minimum state required documentation.

Experience and Training: High school graduate or equivalent plus minimum of two years college course-work; business or real estate concentration helpful. Four years real estate/loan origination area of financial industry. Familiarity with FNMA and FHLMC guidelines for credit underwriting and appraisal necessary.

12801 DMV CLERK

Under general supervision provides a variety of clerical support to the Direct Lending department to include handling all DMV processing, loan servicing issues and processing loan applications, obtaining credit ratings, reviewing disbursed loans, and providing members with loan information. Processes vehicle loan title work received from branches and ensures paperwork is complete and accurate to ensure the credit union's lien position. Processes items returned by the DMV requiring additional documentation or information. Processes lien releases on paid off loans, ensuring that funds are good and correct security is being released. Processes all documents for registration of motor vehicles and vessels. Performs various DMV research inquiries to include duplicate titles, registrations and certificates of compliance. Balances DMV general ledger and acts as liaison between credit union and Collateral Protection Insurance representative. Reviews loan applications to determine eligibility, evaluates and verifies income, and other loan commitments, debt ratio, credit rating, length of employment and determines appropriate interest rate. Refers loan packages to Loan Underwriter for approval if applicant meets credit union lending criteria.

Experience and Training: High school graduation or equivalent experience. One year experience in a lending environment.

12802 DMV SENIOR SPECIALIST

Under limited supervision provides a variety of support to the Direct Lending and Loan Servicing Departments. Perfects member's interest and secures credit union lien position on loans collateralized by a vehicle, RV, boat, motorcycle or personal utility vehicle. Maintains a thorough knowledge of current DMV regulations and procedures. Process special or unusual titling requests to meet member's needs by researching, completing, and submitting forms and follows up with members. Ensures proper completion of out of state title transactions, research title discrepancies, complete forms and provide follow-up. Processes vehicle loan title work received from branches; ensures paperwork is complete and accurate to ensure the credit union's security position. Performs general ledger account reconciliation for month end GL certifications.

Experience and Training: High school diploma or equivalent experience. One year prior experience performing title processing in a financial institution.

12803 DMV PROCESSOR

Under limited supervision assists Loan Officers in obtaining all documents to finalize members' loan applications. Status checks on information for loans that are not in system. Provides members information concerning Credit Union services and policies; including membership eligibility; type of accounts available; loan policy; computation of interest charged on loans; insurance coverage of shares and loans; interest rates and shares on loans; computation of dividends on shares and share draft accounts; information regarding payroll deduction. Secures necessary credit ratings. Provides credit ratings and payoff amounts when requested by other financial institutions. Processes loan checks and disburses promptly and accurately. Ensures payroll cards have been signed and if applicable ensures that DMV forms have been completed. Process and maintains DMV file to assure proper title transfer. Mails all secured notes and security agreements with appropriate lien certificates when loan is paid in full. Process paid unsecured notes.

Experience and Training: High school diploma or equivalent experience. Two to three years experience within a financial institution. Strong organizational, verbal and written communication skills.

13002 AUTO LOAN PROCESSOR

Assembles and verifies accuracy of documentation for automobile loans. Checks legal descriptions, closing dates and signatures. Assures checks and general ledger debits and credits balance to total loan disbursement amounts. Notifies appropriate persons of loan approval and the terms of commitment. Assures all disclosure requirements are met and all applicable time requirements. May receive funding request, compute funding amount, complete funding voucher, and prepare checks and input funding information. May audit loan files and answer inquiries from customers and potential customers. May run periodic checks on delinquent loans and send follow-up notices.

Experience and Training: High school graduation or equivalent experience. Two to three year experience in a lending environment.

13003 DEALER RELATIONSHIP OFFICER

Cultivates and maintains effective dealer relationships. Approves or declines Indirect and Direct loan applications. Maintains current knowledge of Indirect Automobile product pricing and programs, making recommendations and changes as warranted. Markets new and existing automobile dealers; develops and sustains effective dealer relationships. Reviews dealer applications, approving or declining requests. Reviews direct consumer loan/leasing applications; approving or declining credit requests. Participates in the development and recommendation of Indirect Automobile lending/leasing policies and practices; makes changes as needed.

Experience and Training: Bachelor's degree or equivalent experience. Two to three years experience in indirect auto lending/leasing.

13007 RETAIL UNDERWRITING/FLOORING MANAGER

Administers and maintains the Bank's flooring lines of credit. Maintains effective relationships with auto dealers; approve and decline indirect and direct loan applications. Provides knowledge and support to office employees for all aspects of Installment lending. Reviews all Retail Banking consumer credit prior to loan boarding to ensure quality, and regulatory compliance and to assign risk grade. Provides complete underwriting and credit decisions on all consumer loan requests for entire branch network. Works closely with retail banking employees to provide support and loan expertise. Monitors Flooring lines of credit, may review monthly financial statements and flooring inspections; provides timely renewal of maturing lines. Develops new dealer relationships.

Experience and Training: Bachelor's degree or equivalent experience. Five to eight years loan officer experience in the areas of indirect auto lending or direct consumer lending.

13008 INSTALLMENT LOAN MANAGER

Plans, organizes and controls the activities and staff involved with consumer loans and leasing portfolio. Manages the department including the origination, of both direct and indirect consumer loans and leases. Originate and implement consumer loan and lease programs throughout the bank and exercise overall supervision of the department, including fiscal management. Assumes overall responsibility for the consumer loan and lease portfolio; evaluates the loan portfolio and analyzes and developing trends. Participates in the development and recommendation of overall consumer loan objectives, policy and practices. Works closely with Loan administration to deal with current problems and the status of Dealer relationships, wholesale lines, inventories, curtailments, repossessions, part-due interest and insurance claims. Manages the fiscal performance of the department; prepares an annual budget and manages against planner revenue, expense goals and objectives. Makes the decision for the purchase of automobile contracts from participating dealers.

Experience and Training: Bachelor's degree or equivalent experience. Five to eight years of experience in the consumer/installment loan side of banking, with increasing levels of management responsibility.

13009 LEASE MANAGER

Organizes, develops and manages the automobile leasing function. Develops and maintains effective Dealer relationships for leasing business. Approve and decline leases, indirect and direct loan applications. Maintain current knowledge of automobile lease products pricing and programs, making recommendations for change as warranted. Establishes and maintains the bank's presence in the leasing business. Markets to new and existing automobile dealers, maintains effective and productive dealer relationships. Responds to all customer and employee inquiries about leasing products.

Experience and Training: Bachelor's degree or equivalent experience. Two to four years experience of indirect or direct auto lending.

13081 SBA LOAN ANALYST

Responsible for generation of SBA loans by proactively calling, developing, and maintaining relationships with Business bankers and management. Identifies and facilitates sales opportunities for Bankers through participation in joint business development calls and representation of the organization at seminars, trade-shows, etc. Promotes loan quality, assesses for SBA eligibility, ensures compliance with company and SBA underwriting guidelines, and facilitates efficient loan processing. Coordinates loan closing process and assists with loan servicing.

Experiencing and Training: Bachelor degree or equivalent experience. One to two years Small Business Administration experience and knowledge of government regulations is required.

13082 SBA LOAN ANALYST

Responsible for generation of more complex SBA loans by proactively calling, developing, and maintaining relationships with Business bankers and management. Identifies and facilitates sales opportunities for Bankers through participation in joint business development calls and representation of the organization at seminars, trade-shows, etc. Promotes loan quality, assesses for SBA eligibility, ensures compliance with company and SBA underwriting guidelines, and facilitates efficient loan processing. Coordinates loan closing process and assists with loan servicing. At the highest level, responsible for training internal staff on company process and services as it applies to SBA loans. Maintains advanced understanding of government SBA standards and related compliance rules and regulations.

Experiencing and Training: Bachelor degree or equivalent experience. Two to four years Small Business Administration experience and knowledge of government regulations is required.

13088 SBA BANKING MANAGER

Responsible for managing a team of SBA Bankers, SBA Portfolio Managers and Credit Analysts responsible for generation of SBA loans. Works with senior management to develop and execute business plans. Develops and maintains relationships and facilitation of sales opportunities. Ensures loan quality, SBA eligibility, compliance with company and SBA underwriting guidelines, and efficient loan processing.

Experience and Training: Bachelor degree in Business or Finance with three to four years loan management experience. Six to eight years experience in Small Business Administration.

REAL ESTATE

12127 REAL ESTATE LOAN SUPERVISOR

Under general direction plans, directs, organizes and controls the processing and servicing of activities of the Real Estate Loan Department in accordance with established policies, applicable federal and state laws and regulations. Directs operational activities such as preparation of loan documents, funding, post-closing and servicing of real estate loans and lines of credit, whether originated for portfolio or for the secondary market. Ensures that written policies and procedures are up-to-date and audits are performed in accordance with company policies, applicable laws, and when appropriate, secondary market standards as they apply to processing and servicing. Provides leadership, coaching, guidance, cross training opportunities and counseling. Reviews completed work and monitors quality on regular basis. Coordinates with vendor responsible for the sub-servicing of real estate loans with escrow accounts to ensure appropriate actions are taken.

Experience and Training: Bachelor degree in Business Administration, Finance, Real Estate of related discipline plus three years in real estate lending, loan servicing of a financial institution. One year as a lead/supervisor in a financial institution.

12128 REAL ESTATE LOAN PRODUCTION MANAGER

Responsible for the origination and management of Real Estate Loan production. In charge of and supervises daily mortgage operations and mortgage office personnel. Directly responsible for sales activities pertaining to the origination of mortgage loans. Interviews and educates members pertaining to Mortgage Loan Products of the Credit Union. Pre-qualifies and takes initial master record documents, and appraisal and preliminary title report. Responsible for the tracking and timely follow through of all mortgage applications, including the allocation of resources toward the timely consummation of all mortgage loans. Directly supervises the production personnel and others as may be assigned to the Real Estate Office operation. Responsible for the general maintenance of equipment and other activities associated with mortgage operations. Responsible for the proper documentation of all mortgage loans, and the compliance with all rules and regulations pertaining to mortgage loans.

Experience and Training: Requires well-rounded knowledge of Credit Union loan operations and real estate transactions as would normally be obtained by five or more years experience in a responsible position in a related financial institution. Prior management experience preferred.

12201 REAL ESTATE LOAN OFFICER 1

Solicits, underwrites and coordinates the closing of real estate loans. Responsible for business development and may act as the Credit Union's contact with customers, brokers and contractors. Systematically calls on real estate officers, subdivision sales offices, custom builders and others from which loan applications can be developed. Available to discuss the Credit Union's loan programs with potential borrowers either in the office or by phone. Determines the loan purpose and obtains the pertinent information relating to the proposed transaction and property. Orders and reviews appraisal reports, credit reports, verifications and all documents required for a complete package. Reviews loan packages for completeness of documents and compliance with Credit Union policy, regulatory requirements and secondary market lending parameters. Determines if the applicant qualifies for the loan applied for and recommends loan terms to the appropriate persons. Responsible for notification of applicant of all requests which do not conform to current lending guidelines. Reviews the commitment and advises the applicant of the terms together with all requirements of the Credit Union. Upon receipt of the applicant's acceptance, the Loan Officer instructs the loan processor to order loan documentation for closing. Coordinates loan closing, allowing ample time for preparation of final loan documents and their delivery to escrow. Interfaces with appraisal and processing personnel.

Experience and Training: Minimum two year college degree with business administration exposure; four year college degree with business administration exposure preferred; or equivalent related job experience. Three years loan processing, underwriting or appraisal experience in a financial institution. Excludes commission based loan agents. Thorough working knowledge of real estate transactions.

12202 REAL ESTATE LOAN OFFICER 2

Solicits, underwrites and coordinates the closing of real estate loans. Responsible for business development and may act as the Credit Union's contact with customers, brokers and contractors. Systematically calls on real estate officers, subdivision sales offices, custom builders and others from which loan applications can be developed. Available to discuss the Credit Union's loan programs with potential borrowers either in the office or by phone. Determines the loan purpose and obtains the pertinent information relating to the proposed transaction and security property. Orders and reviews appraisal reports, credit reports, verifications and all documents required for a complete package. Reviews loan packages for completeness of documents and compliance with Credit Union policy, regulatory requirements and secondary market lending parameters. Determines if the applicant qualifies for the loan applied for and recommends loan terms to the appropriate persons. Responsible for notification of applicant of all requests which do not conform to current lending guidelines. Reviews the commitment and advises the applicant of the terms together with all requirements of the Credit Union. Upon receipt of the applicant's acceptance, the Loan Officer instructs the loan processor to order loan documentation for closing. Coordinates loan closing, allowing ample time for preparation of final loan documents and their delivery to escrow. Interfaces with appraisal and processing personnel.

Experience and Training: Four years college degree with business administration exposure preferred; or equivalent related job experience. Five or more years loan processing, underwriting, or appraisal experience in a financial institution. Excludes commission based loan agents. Complete working knowledge of real estate transactions.

12211 REAL ESTATE SERVICE PORTFOLIO SPECIALIST

Provides support in the servicing and operational maintenance of Real Estate Finance (Commercial or Residential) customer accounts/portfolios, ensuring compliance with pertinent Company policies and external regulations. Process new loan applications, including requests for underwriting analysis, processing of good faith deposits, credit file preparation, appraisal and environmental report bidding and preliminary preparation for credit system input. Serve as liaison among the customer, broker, attorney, appraisers and internal staff to ensure proper servicing is provided the customer (including preparation and delivery of term sheets, responding to customer inquiries and drafting and sending correspondence and related documents) in a timely and accurate manner. Prepare activity reports and maintain credit files and department records, ensuring their completeness and accuracy to support proper servicing of the customer. Maintain the accuracy of systems supporting the lending pipeline as required. Adhere strictly to compliance and operational risk controls in accordance with Company and regulatory standards, policies and practices; report control weaknesses, compliance breaches and operational loss events.

Experience and Training: Bachelor's degree in business or related field. Minimum of three years proven real estate related support experience or equivalent.

12901 ESCROW SPECIALIST

Under limited supervision establishes new escrow accounts; process escrow accounts; maintain escrow records and act as escrow agent for the Bank on assigned escrow customer accounts. Maintains records in the escrow accounting systems and customer database. Process and maintain escrow fee billing and records. Processes escrow receipts and disbursements, entering daily transactions to update the escrow accounting system and customer database. Reports any discrepancy in documentation and/or escrow funds and research the cause of such discrepancy. Processes and manages escrow fee billing to ensure collection of Bank fees. Monitors reporting systems in the department and resolves error and inefficiencies. Reviews escrow reports against escrow records to ensure accuracy of escrow transaction input. Detailed knowledge and understanding of escrow products and services and title insurance.

Experience and Training: Bachelor's degree or equivalent experience. Completion of Escrow Officer certification program or equivalent work experience. One to two years related experience.

12904 ESCROW OFFICER 1

Responsible for establishing new escrow accounts and creates escrow documents in accordance with Bank policies and procedures. Maintain escrow records and files and act as escrow agent for Bank. Responsible for managing a portfolio of assigned escrow customers and brokers. Provides high level of customer service and develops ongoing escrow referrals from existing escrow customers and brokers. Maintain records in the escrow accounting system and customer database. Opens escrow transactions which meet the Bank's requirements; develops and/or obtains the appropriate escrow documentation in accordance with the Bank's policy and procedures and applicable statutory and Federal regulations. Manages assigned escrow customers and brokers as their relationship representative; provides customer service and develops ongoing escrow referrals for transactions. Reviews escrow reports against escrow records to ensure accuracy of posted escrow transactions.

Experience and Training: Bachelor's degree or equivalent experience. Escrow Officer certification from the California Escrow Association or completion of escrow officer training program by a title company or a bank. Two to four years related experience with three or more years experience directly handling escrow transactions as an escrow specialist or assistant.

12905 ESCROW OFFICER 2

Responsible for establishing new escrow accounts and creates escrow documents in accordance with Bank policies and procedures. To manage the most complex and larger dollar size escrow transactions and act as escrow agent for the Bank. Responsible for managing a portfolio of assigned escrow customers and brokers. Provides high level of customer service and develops ongoing escrow referrals for large dollar escrow transactions. Maintain records in the escrow accounting system and customer database. Opens the most complex and large dollar size escrow transactions which meet the Bank's requirements; develops and/or obtains the appropriate escrow documentation in accordance with the Bank's policy and procedures and applicable statutory and Federal regulations. Manages the largest escrow customers and brokers as their relationship representative; provides customer service and develops ongoing escrow referrals for transactions. Exercises appropriate judgment to identify potential legal and operating risks, and works with Bank's legal counsel to mitigate exposure.

Experience and Training: Master's degree or equivalent experience. Escrow Officer certification from the California Escrow Association or completion of escrow officer training program by a title company or a bank. Five or more years experience in the escrow field with the ability to demonstrate an in-depth knowledge of these services. Four to ten years experience as an Escrow Officer with two to four years of supervisory experience, with specialized knowledge in one or more escrow product areas.

12908 ESCROW AREA MANAGER

Responsible for overseeing the Escrow Department operations for the assigned areas including design, development, sales and servicing of all Escrow products. Manage escrow deposit relationships to assure profitability; to reduce the operating loss exposure through maintaining a current knowledge of sound procedures and the automated services and products designed to eliminate errors. Designs, implements and maintains Escrow Product Services to fully meet the needs of the existing and potential customers including product strategies and goals; pricing recommendations and promotions. Exercise appropriate judgment to identify and mitigate potential contingent risks, the dollar amounts which could be as great as the value of the assets being transferred through the escrow process. Applies the various escrow regulations pertaining to the types of escrow business desired by the Bank and solicits business accordingly. Makes independent business development calls. Opens, manages and closes the most complex escrow transactions in accordance with various legal codes; completes all processes independently.

Experience and Training: Master's degree or equivalent experience. Four to six years of experience managing escrow relationships; a minimum of four years sales or escrow officer experience. Four to ten years experience with two to four years of supervisory experience, with specialized knowledge in one or more escrow product areas.

CENTRALIZED OPERATIONS

12021 ATM TELLER 1

Under limited supervision, specializes in the operation of the Credit Union's ATM system. Assists in balancing the ATM system, helps branch personnel balance individual ATMs when problems arise, as well as handling member complaints and trouble calls. Reviews, processes and approves/disapproves ATM card applications, maintains log on stolen cards, handles overdrawn cards and ATM exceptions, and the re-issuance of expired cards. Helps train staff members on ATM operations and assists in the development of procedures for ATM operations. Prepares reports on ATM transaction totals and daily balancing of individual machines. May also be required to drive to branch ATMs and balance each machine before delivering cash back to the Credit Union.

Experience and Training: High school graduate or equivalent. Specialized training in ATM operations preferred. Minimum of one year in financial operations, preferably with ATM and debit card experience. Working knowledge of appropriate regulations.

12022 ATM TELLER 2

Under minimal supervision, specializes in the operation of the Credit Union's ATM system. Balances the ATM system and the ATM networks. May be branch personnel solely responsible for total reconciliation of member complaints and trouble calls. Reviews, processes and approves/disapproves ATM card applications, maintains log on stolen cards, handles overdrawn cards and ATM exceptions, and the re-issuance of expired cards. Responsible for the training of staff members on ATM operations and assists in the development of procedures for ATM operations. Prepares reports on ATM transaction totals and daily balancing of individual machines as well as the ATM networks. May provide work leadership to lower level ATM Tellers and to ATM Maintenance crew.

Experience and Training: High school graduate or equivalent. Specialized training in ATM operations preferred. Minimum of three years in bank operations, preferably with ATM and debit card experience. Working knowledge of appropriate regulations. Typically promoted from within the Credit Union.

12101 ELECTRONIC FUNDS TRANSFER REPRESENTATIVE 1

Under general supervision, performs all functions related to Electronic Funds Transfers (EFT). Responsible for daily Automated Clearing House origination procedures. Keeps all records current and updates the Online Banking system and related documentation. Interacts with clients orally and in writing. Recognizes and resolves technical problems with equipment and software for the department and the customers. Receives and sends files to the Federal Reserve, mainframe and Customer PC's. Verifies all new EFT setups notifies offices of errors, processes forms through proper agencies and maintains control file for new EFT customers. Disperses notices to customers for pre-notifications, notices of EFT activity and Direct Deposit. Maintains all stop payment records for paperless entries. Processes all incorrect and returned entries within regulatory guidelines. Responds to reclamations, Death Notification Entries and trace request from the Treasury Department.

Experience and Training: Basic reading, writing and arithmetical ability. A broad knowledge of the institution's products and services is required. A minimum of two to three years experience is required.

12102 ELECTRONIC FUNDS TRANSFER REPRESENTATIVE 2

Under limited supervision, provides technical and operational support and knowledge of all functions related to receiving and originating Electronic Funds Transfers (EFT). Keeps abreast of all changes regarding the laws governing EFT. A broad knowledge of the institution's products and services is required. Responsible for daily Automated Clearing House origination procedures. Keeps all records current and updates the Online Banking system and related documentation. Interacts with clients orally and in writing. Recognizes and resolves technical problems with equipment and software for the department and the customers. Receives and sends files to the Federal Reserve, mainframe and Customer PC's. Verifies all new EFT setups notifies offices of errors, processes forms through proper agencies and maintains control file for new EFT customers. Disperses notices to customers for pre-notifications, notices of EFT activity and Direct Deposit. Maintains all stop payment records for paperless entries. Processes all incorrect and returned entries within regulatory guidelines. Responds to reclamations, Death Notification Entries and trace request from the Treasury Department.

Experience and Training: Basic reading, writing and arithmetical ability. A broad knowledge of the institution's products and services is required. A minimum of 4 to 5 years experience is required.

12442 ELECTRONIC BANKING PROCESSOR 2

Under general supervision provides technical and operational support, training and knowledge for all functions related to On-line PC, Phone Electronic Banking and Web Banking systems. Verifies all new PC/ On-line banking set-ups and notifies customers/offices of errors. Inputs customer data and coordinates related input on Bank's ATM system. Creates/modifies Merchant files and links customers with applicable merchants. Establishes prenote period as appropriate. Accommodates special handling required for Bank/merchants. Researches and follows up with customers regarding inquiries on errors on EFT entries in compliance with regulatory guidelines.

Experience and Training: Basic reading, writing and arithmetical ability. A broad knowledge of the institution's products and services is required. A minimum of two to three years experience is required.

12511 CHECK PROCESSING CLERK 1

Under direct supervision performs routine and non-routine duties requiring knowledge of checks as negotiable instruments, clearing through the bank system, payment, maintenance and subsequent return to the maker with monthly statement. Maintains Credit Union check files by receiving, gathering, researching and filing paid checks drawn on member checking accounts. Maintains safekeeping bulk files. Prepares statements, researches "cripples" and mails statements on Credit Union members accounts. Obtains information from and provides information to branch offices concerning checks, statements, and related matters. Operates office equipment and computer terminals related to checkfile/statement department. May assist in reconciliation of customer checking accounts. Performs other related duties as required.

Experience and Training: High school graduate or equivalent. Ability to accurately file numerically and communicate clearly with branch offices and members. Knowledge of checks as negotiable instruments helpful.

12512 CHECK PROCESSING CLERK 2

Coordinates and organizes functions of checkfile/statement preparation department. Maintains Credit Union check files by receiving, gathering, researching and filing paid checks drawn on members checking accounts. Maintains safekeeping account bulk files. Prepares statements, researches "cripples" and mails statements and related matters. Operates all machines and computer terminals related to checkfile/statement department and may train other department personnel in their use. May assist in reconciliation of customer checking accounts. Performs other related duties as required.

Experience and Training: High school graduate or equivalent. Thorough knowledge of checks as negotiable instruments. Familiar with the Federal Reserve Check Clearing system. Ability to communicate well with branch personnel, co-workers and customers. Ability to train and assist department personnel.

12517 CHECK PROCESSING SUPERVISOR

Overall supervision of central processing operation, which may include central checking and/or item processing departments. May include overall responsibility for Charge Back items within specified overdraft authority. May review balancing and reporting of general ledger accounts, including Loss on Checks, Express Adjustments and Missing Item Suspense. May monitor Overdraft Report. May supervise daily processing of clearing cash letters, Credit Union checks, check balancing and adjustments and entries in the suspense account. May monitor Federal Reserve adjustments and entries in suspense account. May monitor all equipment to ensure it is in good working order and is being maintained properly. May prepare GL Ledger reconciliation's for month end reports to the Accounting Department. May review questionable activity on statements. Coordinates the rendition of checking Account statements.

Experience and Training: High school graduate or equivalent. Two to four years in centralized check processing environment. One year supervisory experience. Two years computer experience. Courses or experience in accounting, correspondent bank interface, Federal Reserve processing and regulations and the clearing process. 10 key-touch.

12518 CHECK PROCESSING MANAGER

Administrative responsibility for a central checking and item processing function. Directs overall work flow. Provides recommendations, documentation and implementation of new and revised operating procedures. Interfaces with branch managers, as well as other department heads, to ensure effective operational practices and minimize potential losses. Acts as coordinator for proposals of new projects within area or responsibility. Reviews and approves management reports and general ledger certifications. Performs other administrative duties as necessary. Responsible for the overall management of check processing department.

Experience and Training: High school graduate or equivalent. College course work in Business Administration helpful, (Accounting or Finance concentration). Minimum of five years in deposit or checking operations of a financial institution; supervisory experience required. General knowledge of computer database systems.

12521 PRODUCT SUPPORT SERVICE REPRESENTATIVE 1

Under close supervision responsible for all administrative functions for the share draft, ATM, ACH checking and Credit/Debit Card programs. Maintains accurate records and reporting on IRA's, Certificates and US Savings Bonds. Process plastic card programs, including setting up accounts, ordering cards, responding to abuses in card usage by retrieving cards, processing charge-backs, and responding to compliance issues. Responsible for card reissue cycles, the ordering and maintenance of plastic card stock, and security of the same. Ensures that member transactions comply with policies and procedures, rules and regulations. Implements processes and procedures to respond to exceptions and takes appropriate actions. Investigates unsatisfactory usage of services by member and works with collector to determine restrictions, capture and/or closure. Researches problems related to accounts, statements, disputes, adjustments, additions to or deletions of authorized of authorized card users, and process appropriate written notices. Processes and files bond claims for all plastic card losses and fraudulent charges. Maintain, update and reconcile general ledger accounts related to the programs. Has thorough knowledge of IRA, CD, and US Savings Bond accounts, as well as rules and regulations.

Experience and Training: High School diploma or equivalent experience. One to three years' financial institutions experience required.

12522 PRODUCT SUPPORT SERVICE REPRESENTATIVE 2

Under limited supervision responsible for all administrative functions for the share draft, ATM, ACH, checking and credit/debit cards programs. Maintains accurate records and reporting of IRA's, certificates and US Savings Bonds. Process plastic card programs, including setting up accounts, ordering cards, responding to abuses in card usage by retrieving cards, processing charge-backs, and responding to compliance issues. Responsible for card reissue cycles, the ordering and maintenance of plastic card stock, and security of the same. Ensures that member transactions comply with policies and procedures, rules and regulations. Implements processes and procedures to respond to exceptions and takes appropriate actions. Investigates unsatisfactory usage of services by member and works with collector to determine restrictions, capture and/or closure. Researches problems related to accounts, statements, disputes, adjustments, additions to or deletions of authorized of authorized card users, and process appropriate written notices. Processes and files bond claims for all plastic card losses and fraudulent charges. Maintain, update and reconcile general ledger accounts related to the programs. Has thorough knowledge of IRA, CD, and US Savings Bond accounts, as well as rules and regulations.

Experience and Training: High school diploma or equivalent experience. Three to five years' related experience.

12523 PRODUCT SUPPORT SERVICE REPRESENTATIVE 3

Under limited supervision provides support to department Supervisor. Assists with staff training and administration of the workflow. Assists supervisor in organizing and assigning workflow. Provides support to member transaction areas, including ACH, Payroll, checking and ATM. Balances the Overdrawn Account Report working with the member to bring account current. Recommends write-offs on Overdrawn Accounts. Prepares insurance report on all ATM and checking account fraud. Researches and responds to member and branch inquiries related to ATM, payroll, ACH, and checking.

Experience and Training: High school diploma or equivalent experience. Five to six years' related experience.

12601 CREDIT CARD PROCESSOR 1

Under direct supervision performs a variety of duties requiring a thorough knowledge of credit card operations, procedures, methods, practices and policies. Maintains records, processes payments, prepares daily bank deposits. Processes new applications, establishes files and records. Handles exception item processing including customer disputes and billing problems. Originates and follows-up on charged back items. Communicates by letter and telephone with cardholders. Operates all machines and computer terminals related to Credit Card Department and may train department personnel. Provides instructions, assistance and guidance to branch personnel regarding credit card customers, applicants and operations.

Experience and Training: High school graduate or equivalent. One year experience in a centralized unsecured credit application processing unit or credit and consumer service department.

12602 CREDIT CARD PROCESSOR 2

Oversees department functions including daily operations, application processing and customer service. Directs credit card clerical function on a daily basis to ensure proper work flow. Resolves daily operating problems concerning interface with the credit card processor and/or credit reporting agencies. Reviews exception items with department supervisor. Reviews and treats lost/stolen accounts on a daily basis. Handles department returned checks including collection advice to the corresponding bank. Assists Credit Supervisor in preparing monthly reports. Prepares and maintains reissued accounts on a monthly basis. Other duties as assigned by department supervisor.

Experience and Training: High school graduate or equivalent. Two years in one of the following areas: 1) centralized unsecured credit application processing; or 2) centralized credit card customer service department.

12607 CREDIT CARD SUPERVISOR

Oversees Central Credit Department functions including credit card operations, application processing and customer contact. May also assist in underwriting. Oversees clerical function of credit cards on a daily basis. Maintains responsibility for credit card general ledger accounts. Reviews exception reports. Distributes/maintains credit card reports. Assists in resolution of operating problems with credit card processor and within the department. Assist in training of department personnel. Oversees/coordinates customer service function. Evaluates and recommends department procedures. Oversees credit application processing procedures. Other duties as may be assigned. Assist credit offices with underwriting responsibilities.

Experience and Training: High school graduate or equivalent. Minimum three years of experience in two or more of the following areas: 1) centralized unsecured credit application processing; 2) centralized credit card customer service department; 3) financial institution branch management including unsecured lending. Supervisory experience desired.

12608 CREDIT CARD MANAGER

Approves credit card applications within assigned lending limits and in accordance with current Credit Union policy. Reviews/approves customer applications for secured and unsecured credit. Reviews/calculates customer Debt to Income ratios. Reviews/checks and initials customer credit reports. Recommends decisions to the upper management on all applications in excess of assigned lending limits. Recommends effective underwriting guidelines and operating procedures to upper management. Prepares Management reports and other duties as may be assigned. Assumes overall management responsibilities for the department.

Experience and Training: High school graduate or equivalent. Three years underwriting for unsecured credit. Previous supervisory experience required.

12731 ATM MAINTENANCE

Specializes in the maintenance of the Credit Union's ATM system. Helps train staff members in the operation of, and preventative maintenance of the ATM system. Helps facilitate the installation of new ATMs by coordinating with Facilities, ATM vendors and branch personnel. Prepares reports on ATM downtime and preventative maintenance. Performs daily servicing of individual machines. Responsible for systems monitoring and timely resolution of machine breakdowns.

Experience and Training: High school graduate or equivalent. Specialized training in ATM equipment operations and minor maintenance.

12732 ATM MAINTENANCE 2

Accurately diagnoses and resolves on-site ATM equipment malfunctions in a specific geographic service area, meeting with vendors when required. Prioritizes service calls according to established guidelines. Reports all problem resolutions to ATM support agents and supervisor. Adheres to strict bank and department security procedures. Approves requests from EASRs to defer service calls according to established guidelines. Documents and reports deferrals and other activities to management.

Experience and Training: High school graduate or equivalent. Specialized training in ATM equipment operations and minor maintenance. 3+ years experience.

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