



western
management
group

Financial Services - USA
Compensation Survey 2 0 2 6

INVITATION TO PARTICIPATE

Conducted annually since 2000, this survey has been developed in response to requests from leaders in the financial industry. It is designed to fulfill the need for a survey focusing on specialized jobs within the banking, insurance, investment and general financial services community. The survey covers the needs of financial institutions at all revenue/asset levels for comprehensive compensation data covering Individual Contributors through Senior Management and Executive roles in more than 100 metropolitan areas.

Data is collected on an incumbent basis to ensure a complete picture of all compensation elements and true percentile analysis. Included pay figures are Annual Base Pay, 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 \$3,100 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. You can also qualify for DISCOUNTS up to \$875 to help moderate your costs. The results are NOT available to non-participants.

The schedule for this study is:

01 April 2026

Effective Date of Data

15 May 2026

Deadline for submission of Data to WMG (\$125 Discount)

September 2026

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 May input deadline. Those who submit data on-time will receive a \$125 discount. If you anticipate having difficulty in meeting this deadline, please contact us directly.

All of the Policy & Practice information covered for this survey is collected and analyzed in the **PolicyCentral**® section of our website. 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**.

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 us directly.

Very truly yours,

Matt Soroka

Survey Manager

+1 408 502 9901

Matt@wmgnet.com

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KEY SURVEY FEATURES

- Actual Total Cash data including Annual Base Salary, Actual Individual Variable Cash and Actual Other Variable Cash
- Geographic breakouts of data by major regions, state, and over 100 major metropolitan areas throughout the country
- Asset, Industry and Revenue Level breakouts
- 46 participants were included in the 2025 edition
- Over 500 benchmark jobs, each with detailed job descriptions

NEW FOR 2026

- **New Field**

ENTITY / DIVISION / BUSINESS UNIT: If you are submitting data for more than one Business Unit (entity, division, subsidiary), use this column to identify the Business Unit to which the employee is assigned.

SURVEY SCHEDULE

Our schedule calls for the production and distribution of this year's survey results in September 2026. 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 adequate time to clarify any data or policy questions with you.

01 April 2026
15 May 2026
15 May 2026
September 2026

Effective Date of Data
Deadline for submission of data. Earn a \$125 discount for "on-time" data
PolicyCentral® Core Topic Update due
Results available for participants via **DataCentral®**

SURVEY FEES

All survey results are delivered via our **DataCentral®** 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, 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. Upon receipt of your SmartScreen, we will generate an invoice and forward to the Billing Contact.

Survey Fee - Provides BOTH Standard and Custom Report Access \$3,100

SURVEY DISCOUNTS

Significant discounts are available to help moderate your costs. Here are some important dates and discounts to keep in mind:

- \$125 On-Time Discount if you submit your pay data by 15 May 2026
- \$250 Previous Participant Discount for all 2025 Participants
- \$500 New Participant Referral Discount for each new participant you refer - PLUS the company you refer also 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

All participants will receive 24x7 access to **DataCentral®** where you can download important survey demographic and results definitions information, and have Custom Reporting capabilities, where you can define your own selection criteria for selected cuts.

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.

- **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 Report:** For every survey job, displays averages of each pay element broken out by Industry, Geographic Area and Company Revenue.
- **Uploadable Excel 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.

■ **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 Asset 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 your company compares to the market in graphic and tabular form.
 - **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 contact Matt Soroka at +1 408 502 9901, matt@wmgnet.com.

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 Pay	Other Variable Pay	Total Cash	No. of Employees	No. of Companies
6712 FRAUD DETECTION SPECIALIST 2	\$41,544	\$53,769	\$65,962	\$50,285			\$52,054	8	5
12009 HEAD/LEAD TELLER	\$27,079	\$36,484	\$46,078	\$39,010	\$1,457		\$40,382	144	7
12041 BRANCH TELLER 1	\$23,064	\$29,966	\$36,875	\$30,107	\$657		\$30,487	936	11
12042 BRANCH TELLER 2	\$27,777	\$34,793	\$41,506	\$33,245	\$195		\$34,180	1476	13
12043 BRANCH TELLER 3	\$30,729	\$38,825	\$47,741	\$35,257	\$82		\$36,084	501	10
12051 PERSONAL BANKER	\$33,007	\$43,736	\$54,473	\$41,174	\$3,111		\$44,358	372	9
12054 PRIVATE BANK RELATIONSHIP OFF	\$56,172	\$77,594	\$98,978	\$74,611			\$79,472	5	5
12055 PRIVATE BANKER	\$63,524	\$85,020	\$106,949	\$73,985	\$9,980		\$93,927	57	9
12057 PRIVATE BANKING RELATIONSHIP	\$85,774	\$116,315	\$147,821	\$117,292	\$18,107		\$132,985	30	8
12059 RETAIL BRANCH BANKING EXECUTIVE	\$173,034	\$240,580	\$304,153	\$248,311	\$101,943		\$324,768	8	6
12063 BUSINESS DEVELOPMENT OFFICER 1	\$69,992	\$96,233	\$122,499	\$88,716			\$108,228	5	5
12064 BUSINESS DEVELOPMENT OFFICER 2	\$81,169	\$116,211	\$142,053	\$122,626	\$50,102		\$166,465	8	6
12112 LOAN PROCESSING CLERK 2	\$33,637	\$41,194	\$50,137	\$40,816			\$44,442	8	5
12113 LOAN PROCESSING CLERK 3	\$39,119	\$51,304	\$62,991	\$52,958			\$57,110	16	6



SAMPLE - DETAIL REPORT

12042 BRANCH TELLER 2

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision performs assigned duties related to the handling of customer transactions such as receiving and disbursing funds, posting deposit and withdrawal transactions, preparing balances, and; opens new accounts and transfers existing accounts, where procedures are well delineated and variation of details is limited. Receives and pays out money. Maintains records of various transactions. Responsible for daily balancing of cash drawer. Cross-sells all services to new and existing customers by assessing customer needs and determining which financial services can best satisfy those needs. Answers routine inquires, and prepares correspondence on routine matters related to new accounts. May prepare and issue certified checks, money orders, traveler's checks and the like. May control safe deposit box access. May operate a variety of office equipment, such as automatic posting equipment, teller terminal, 10-key adder, calculator, checkwriter, postage machine and photo check machine. Answers customer inquiries and handles arrangements for automatic withdrawals, monthly interest checks, transfers between accounts, free checking accounts and the like. Conducts credit card transactions. Experience & Training: Ability to communicate effectively with customers. A working knowledge of most products and services is required. A minimum of 1-2 years as a Teller or as a New Accounts Representative is required.

PAY TYPE DISPLAYED: Annual Rate

	Established Ranges			Annual Current Paid Rates			Total LTI Value
	Range Minimum	Control Point	Range Maximum	Base Pay	Individual Variable Pay	Other Variable Pay	
Employee Weighted Average	\$27,777	\$34,793	\$41,506	\$33,245	\$1,199		\$34,180
Simple/Unweighted Average	\$27,418	\$34,373	\$42,096	\$32,173	\$1,006		\$33,388
Lowest	\$21,238	\$28,673	\$35,600	\$24,606	\$2		\$24,960
10th Percentile	\$23,847	\$31,013	\$38,151	\$27,395	\$205		\$27,903
25th Percentile	\$25,700	\$32,100	\$39,360	\$30,181	\$448		\$30,808
50th Percentile	\$26,900	\$36,000	\$43,700	\$33,280	\$1,033		\$34,115
75th Percentile	\$33,280	\$41,400	\$45,100	\$34,320	\$1,671		\$36,046
90th Percentile	\$33,280	\$37,440	\$45,100	\$38,419	\$2,269		\$40,040
Highest	\$33,620	\$45,000	\$56,375	\$53,918	\$14,628		\$56,768
Number Of Companies	13	13	13	13	12		13
Number Of Employees	1,446	1,446	1,446	1,476	1,154		1,476
Earning Mix (Only For Those Receiving Other Cash)				96.57%	3.42%		100%
Percentage of Total Employees Eligible					94.24%	0.68%	
Percentage of Companies With Eligible Employees					92.31%	7.69%	
Percentage of Eligible Employees Who Receive Payment					82.96%		
Percentage of Total Employees Receiving Additional Cash					78.18%		
Other Cash/Base Pay - All Employees					2.81%		
Other Cash/Base Pay - Only Employees Receiving					3.54%		
Salary Range Spread	Weighted	51.5%	Simple Average	54.84%			
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

4263 AUDIT ANALYST 3

	Range Minimum	Control Point	Range Maximum	Base Pay	Individual Variable Pay	Other Variable	Total Cash	No. of Employees	No. of Companies	Relative Index
Gender										
Female	\$67,995	\$87,009	\$103,304	\$82,687	\$6,564		\$88,851	35	10	97.44%
Male	\$68,205	\$88,707	\$107,951	\$83,680	\$7,434		\$90,584	39	10	99.34%
Industry										
Financial Services	\$67,098	\$85,354	\$103,618	\$76,379	\$6,774		\$83,576	38	9	91.65%
Insurance	\$69,291	\$90,337	\$108,664	\$89,436			\$95,854	51	6	105.12%
Asset Level										
\$1 to \$10 Billion	\$67,356	\$85,603	\$99,856	\$81,075	\$6,438		\$88,189	35	5	94.52%
Number of Employees										
1000 to 4999	\$63,590	\$83,428	\$103,297	\$82,301	\$6,983		\$88,529	37	7	97.09%
Total Job										
Total Job	\$68,393	\$88,393	\$103,867	\$84,283	\$7,485		\$91,181	93	17	100.0%

(Light Grey) = Insufficient data for analysis (Empty Cells) = No data
 Note: No breakout data is displayed where less than 3 companies are reporting to any region, product or revenue cut. All data for this job is used when calculating the relative index.

SAMPLE - MARKET COMPARISON REPORT

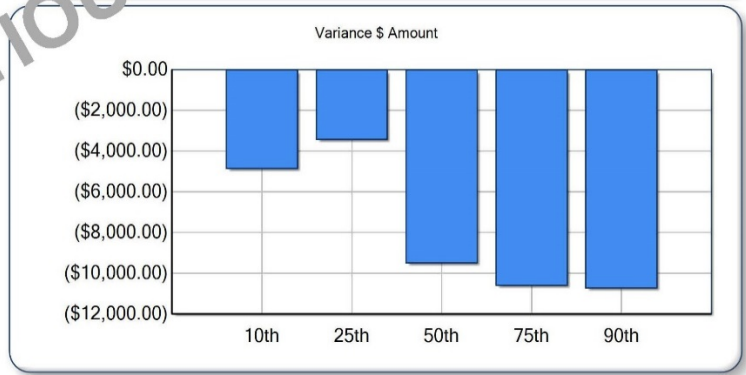
12772 MORTGAGE UNDERWRITER 2

PAY TYPE DISPLAYED: Annual Rate

Report analysis based on the Total Compensation of 612 Employee(s) from My Company and 30 Employees from 6 other companies.

	My Data	Market Data	Variance %	Variance \$
10th	\$50,867	\$55,744	-8.8 %	(\$4,877)
25th	\$54,529	\$57,970	-5.9 %	(\$3,441)
50th	\$59,521	\$69,027	-13.8 %	(\$9,506)
75th	\$64,035	\$74,646	-14.2 %	(\$10,611)
90th	\$68,942	\$79,678	-13.5 %	(\$10,736)
Employee Average	\$59,809	\$67,795	-11.8 %	(\$7,986)
Company Average	\$59,809	\$72,294	-17.3 %	(\$12,485)

Emp Avg Variance % - Over/Under Salary Checkup





RECENT AND INVITED PARTICIPANTS

A.G. Edwards	Country Insurance/Financial Services	Metropolitan Life Insurance
AAA National Office	Credit Suisse First Boston	Montecito Bank and Trust
Acordia	Cullen/Frost Bankers	Morgan Stanley
Advanta	Delvag Insurance Services	Mutual of New York
Aegon USA	Dime Bancorp	Mutual of Omaha
Aetna Life & Casualty	Diners Club International	National Bank of Arizona
Affinity Insurance	Discover Financial Services	National Commerce Bancorp
Aflac	Dow Jones	Nationstar Mortgage
Agribank	Empower Retirement	Nationwide Insurance
Alliance Data Systems	Erie Insurance	Nevada State Bank
Alliant Insurance Services	Fannie Mae	North Fork Bancorp
Alliance Blue Cross/Blue Shield	Farm Credit Foundations	Northern Trust
Allianz/Life USA	Farmers Insurance Group	Northwestern Mutual Life
Allied Group	FBL Insurance Group	Old Kent Financial
Allied Nationwide Insurance	Federal Reserve Banks	Old National Bancorp
Allstate Insurance	Fidelity Investments	One Valley Bancorp
Altisource	Fifth Third Bancorp	Oppenheimer Funds
Amegy Bank	Fireman's Fund Insurance	Pacific Century Fin
American National Insurance	First Citizens Bank	Paine Webber
American General	First Federal S&L	Penn Mutual Life Insurance
AmSouth Bancorp	First National Bank	People's Bank
Arbella Insurance	First Northern Bank	Peoples Heritage
Argonaut Group	First Union Banks	Phoenix Mutual Group
Arthur J. Gallagher	Firstmerit	PNC Bank
Associated Bancorp	Fistar	Pohlad Companies
Auto Club of Southern California	FJ Management	Prentiss Insurance Services
Bank of America	Franklin Life Insurance	Price Waterhouse Coopers
Bank of New York	Franklin Templeton Funds	Provident CU
Bank One	Freddie Mac	Provident Financial Group
Bank United	Futura Title and Escrow	Prudential
Banknorth Group	GE Corporate Financial Services	Regions Financial
Bay View Capital	GM Financial	SAIF
BB & T Corp	Golden State Bancorp	Salomon Brothers/Smith Barney
Blue Cross Blue Shield	Golden West Financial	Sanwa Bank
BOK Financial	Goldman Sachs	Sky Financial Group
Boston Financial Data Services	Greenpoint Bank	SouthTrust
Boston Mutual Life Insurance	Guardian Life Insurance	Sovereign Bancorp
Bremer Financial	H & R Block	State Farm Insurance
California Bank and Trust	Harris Bank	State Street
Capital Group	Hartford Insurance Group	Summit Bancorp
Capitol Federal Financial	Heritage Bank of Commerce	SunTrust Bank
CCB Financial	Hospital Corporation of America	Synovus Financial
Cendant	Hudson City Bancorp	T. Rowe Price
Centura Banks	Hudson United Bank	TD Ameritrade
Charles Schwab	Huntington Bancshares	Technology CU
Charter One Bank	Imperial Bancorp	The Auto Club
Chase	Idaho Housing & Finance	Travelers Insurance
Chase Bank	Intermountain Healthcare	The Capital Group
Chicago Board of Trade	ING/Reliastar	Thrivent Financial
Chubb Group	J.P. Morgan	Tokio Marine
Cigna	John Hancock Mutual Life	Tinkers FCU
Citibank Universal Card Services	JP Morgan Chase	Travelers Insurance
Citicorp	Kemper Insurance	Union Planters
Citicorp e-Business	KeyCorp	United Heritage Insurance
City Bank	Keystone Financial	USAA
City National	LaSalle National	USI Insurance
Citizens Banking	Lehman Brothers	Uah Valley Retirement
CNA Insurance	Liberty Mutual	Vectra Bank
Colonial Bancgroup	MAPFRE Insurance	Volkswagen Credit
Comerica	Marsh	Volvo Financial Services
Commerce Bank of Oregon	Marshall & Ilsley	Washington Federal
Commerce Bank of Washington	Massachusetts Mutual	Webster Bank
Commercial Federal	Mastercard International	Wells Fargo
Commercial Union Insurance	Mayo Clinic	Westamerica Bancorp
Commonwealth General	Mellon Bank	Westfield Bank
Compass Bancshares	Mercantile Bancshares	Wilmington Trust
Conseco Insurance	Merrill Lynch	Zions Bank
Continental Insurance	MetLife	

PolicyCentral® - ONLINE POLICIES AND PRACTICES RESOURCE

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.

Please complete or update your **PolicyCentral** information on the following "Core Topics" by 15 May 2026.

- 2026 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, contact Matt Soroka at +1 408 502 9901, matt@wmgnet.com.

PREVIOUS JOB MATCH REPORT

If you were a participant in the 2025 Financial Services Compensation Survey, and need access to the data you submitted last year, please contact Matt Soroka at +1 408 502 9901, matt@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 requester) 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/FS/FS26%20SmartScreen.xlsm>

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 Matt Soroka at matt@wmgnet.com

OR

- Use the following secure URL to upload your file directly to WMG:

<https://www.wmgnet.com/SmartScreenUpload/SmartScreenUpload.aspx?survey=FS26>

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 contact Matt Soroka at +1 408 502 9901, matt@wmgnet.com.

SmartScreen® - LAYOUT AND SPECIFICATIONS

Participants with large data files are advised to format them as specified below and import to the **SmartScreen** template for validation prior to submission to WMG. Please contact Matt Soroka at +1 408 502 9901, matt@wmgnet.com if you have questions about the use of the SmartScreen, have a data file exceeding 65,000 records, or have formatting questions on 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	15
B	Company Job Code	15
C	Company Job Title	15
D	FLSA Status	15
E	Industry Code	15
F	Company Pay Grade	16
G	Range Minimum	16
H	Control / Midpoint	16
I	Range Maximum	16
J	Variable Cash Eligibility Code	16
K	Annual Base Pay	16
L	Actual Individual Variable Cash	17
M	Actual Other Variable Cash	17
N	Actual Total Cash (K + L + M)	17
O	Survey Record Number	18
P	Gender	18
Q	Workplace	18
R	Workplace Zip Code	18
S	LTI Eligibility Code	18
T	LTI Valuation	19
U	<i>Entity / Division / Business Unit</i>	19
V	Notes and Comments	19

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 1 April 2026. Data reported should reflect policies and compensation in effect on 1 April 2026. All employees submitted must be on Active Pay Status as of 1 April 2026. 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.
- E = Exempt**
- N = Non-Exempt**
- E. INDUSTRY CODE:** Defines the primary industry for the reported employee. If you have business units, multiple operations, locations, entities, where practices differ you may submit separate inputs and identify accordingly.
- CT = Commercial/Thrift:** Small to medium business, large commercial property, etc.
- FS = Financial Services:** Financial services and investment firms.
- IN = Insurance:** Covers all forms of insurance carriers, brokers and related sectors.
- MS = Mortgage Services:** Mortgage companies.
- RC = Retail/Consumer:** Home equity loans, auto financing, consumer loans, etc.
- WT = Wealth Management/Trust:** Big business and "Customers of High Net Worth"
- ZZ = Other:** Other financial institutions not covered in segments defined above.

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.

- F. COMPANY PAY GRADE:** Enter the name/number of your internal pay grade to which this job is assigned in your pay structure.
- 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. CONTROL / MIDPOINT:** 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 **1 APRIL 2026**. 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. 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

M. 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

N. ACTUAL TOTAL CASH: Actual Total Annual Cash earned by incumbent. Must equal the sum of Actual Base Pay + Actual Individual Variable Cash + Actual Other Variable Cash. Exclude all Long Term Incentive compensation.

- O. 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.**

- P. GENDER:** Identifies the gender of the employee:

F = *Female*

M = *Male*

X = *Non-Binary/Other*

- Q. WORKPLACE:** Enter the code which best indicates the workplace arrangement for the employee. If they work 80% or more in one location, choose that location. *This is an optional field*, so please do not report if you are unable to accurately determine the employee workplace.

O = Office. This is where the employee works in a traditional office location where the facilities are provided to them by the employer.

H = Home. This is where the employee works from their own home.

F = Field. This is where the employee normally works in the field, not in a traditional office or home situation. This code typically applies to travelling, sales, and service employees.

Z = Combination. Use this code if the employee works in more than one location, but not 80% in a single one.

- R. WORKPLACE ZIP CODE:** Enter the 5-digit Postal ZIP Code of the **WORKPLACE LOCATION** of the employee.

- S. LTI ELIGIBILITY CODE:** Indicate whether the incumbent is currently eligible or not eligible for stock options or grants and/or other long-term cash incentives, beyond current bonus or annual profit sharing.

Note: Excludes Employee Stock Purchase Programs

A = *Appreciation Based LTI Programs*

Incentive Stock Options
Stock Appreciation Rights (SAR's)

B = *Full Value LTI Programs*

Non-Qualified Stock Options
Performance Shares/Share-Units
Restricted/Registered Stock Units (RSU's)

C = *LTI Cash Incentive/Award Programs*

Multi-year Cash Incentive Plans
PUPS

X = *Any Combination of A - B - C above*

Z = *NONE* - Not eligible for any LTI Program

- T. LTI VALUATION:** Regardless of the methodology used by your organization to determine LTI Valuation (Black-Scholes-Merton, Binomial Lattice or other evaluation models), enter that value. It is based on the ASC718 (FASB123R) accounting value of all shares/cash/units allocated to the employee for the calendar year 2025. This figure is often available from your Treasury, Finance or Investor Relations function or your 10-K, Proxy Statement or similar governmentally required filings. It complies with ASC 718 (FASB 123R) requirements for financial disclosure purposes.

For Example: The 2025 Per Share/Unit Accounting Value is determined to be \$19.50 per share/unit. If the employee is allocated 1,000 shares/units for 2025, the entry in LTI VALUATION will be \$19,500.

For further guidance click here for: [The WorldatWork/GEO LTI Valuation Model](#)

- U. ENTITY / DIVISION / BUSINESS UNIT:** If you are submitting data for more than one Business Unit (entity, division, subsidiary), use this column to identify the Business Unit to which the employee is assigned.
- V. 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

LEGAL

1801	Paralegal 1	1822	Attorney 2
1802	Paralegal 2	1823	Attorney 3
1811	Legal Secretary 1	1824	Consulting Attorney
1812	Legal Secretary 2	1825	Managing Attorney
1813	Legal Assistant 1	1827	Deputy General Counsel
1821	Attorney 1	1828	General Counsel

MARKETING / ADVERTISING

3187	Advertising/Promotion Manager	3301	Market Research Analyst 1
3251	Market Analyst 1	3302	Market Research Analyst 2
3252	Market Analyst 2	3303	Market Research Analyst 3
3253	Market Consultant 1	3308	Market Research Manager
3254	Market Consultant 2	12038	Product Manager
3257	Marketing Manager 1	12047	Product Development Manager
3258	Marketing Manager 2	12073	Community Affairs Officer

CUSTOMER SERVICE / CALL CENTER

3501	Telemarketing Representative 1 (Outbound)	12820	Call Center Plan & Analysis Manager 2
3502	Telemarketing Representative 2 (Outbound)	12821	On-Line Customer Service Representative 1
3503	Telemarketing Representative 1 (Inbound)	12822	On-Line Customer Service Representative 2
3504	Telemarketing Representative 2 (Inbound)	12823	On-Line Customer Service Representative 3
3507	Telemarketing Supervisor	12824	Inbound Sales Specialist
4351	Collections Specialist 1	12825	Outbound Sales Specialist
4352	Collections Specialist 2	12826	Quality Monitor 1
4353	Collections Specialist 3	12827	Quality Monitor 2
4357	Collections Supervisor	12828	Quality Monitor Supervisor
4358	Collections Manager	12829	Quality Monitor Manager
12801	Call Center Representative 1	12830	Scheduling Specialist
12802	Call Center Representative 2	12831	Scheduling Analyst 1
12803	Call Center Representative 3	12832	Scheduling Analyst 2
12815	Call Center Sales Supervisor	12833	Scheduling Supervisor
12816	Call Center Sales Manager 1	12834	Scheduling Manager 1
12817	Call Center Sales Manager 2	12835	Scheduling Manager 2
12818	Call Center Sales Manager 3	12836	Correspondence Representative 1
12819	Call Center Plan & Analysis Manager 1	12837	Correspondence Representative 2

AUDIT / COMPLIANCE / FRAUD / RISK / SECURITY

4261	Audit Analyst 1	12725	Operational Risk Consultant 3
4262	Audit Analyst 2	12727	Operational Risk Manager 1
4263	Audit Analyst 3	12728	Operational Risk Manager 2
4264	Audit Analyst 4	12742	Compliance Specialist 1
4297	Audit Manager 1	12743	Compliance Specialist 2
4299	Audit Manager 2	12744	Compliance Specialist 3
6688	Security Manager	12745	Compliance Consultant 2
6711	Fraud Detection Specialist 1	12746	Compliance Consultant 3
6712	Fraud Detection Specialist 2	12747	Compliance Consultant 4
6713	Fraud Detection Specialist 3	12748	Compliance Consultant 5
6721	Fraud Prevention Specialist 1	12754	Compliance Manager 1
6722	Fraud Prevention Specialist 2	12755	Compliance Manager 2
6723	Fraud Prevention Specialist 3	12756	Compliance Manager 3
12723	Operational Risk Consultant 1	12757	Compliance Manager 4
12724	Operational Risk Consultant 2		

COMMUNITY BANKING

12009	Head/Lead Teller	12218	Community Reinvestment Act (CRA) Manager
12041	Branch Teller 1	12311	Banking Services Representative 1
12042	Branch Teller 2	12312	Banking Services Representative 2
12043	Branch Teller 3	12448	Assistant Branch Manager
12051	Personal Banker	12451	Branch Manager - Lending 1
12054	Private Banking Relationship Officer 1	12452	Branch Manager - Lending 2
12055	Private Banker	12453	Branch Manager - Lending 3
12057	Private Banking Relationship Manager	12454	Branch Manager - Lending 4
12059	Retail Branch Banking Executive	12461	Branch Manager - Non-Lending 1
12063	Business Development Officer 1	12462	Branch Manager - Non-Lending 2
12064	Business Development Officer 2	12463	Branch Manager - Non-Lending 3
12091	Administrative Savings Officer	12464	Branch Manager - Non-Lending 4
12211	Community Reinvestment Act (CRA) Officer 1		
12212	Community Reinvestment Act (CRA) Officer 2		

OPERATIONS

14021	Operations Clerk 11	14042	Operations Analyst 2
14022	Operations Clerk 2	14043	Operations Analyst 3
14023	Operations Clerk 3	14044	Operations Analyst 4
14031	Operations Processor 1	14107	Operations Manager 1
14032	Operations Processor 2	14108	Operations Manager 2
14033	Operations Processor 3	14109	Operations Manager 3
14041	Operations Analyst 1	14110	Operations Manager 4

MID MARKET BANKING

12183	Treasury Management Sales Representative 1	12381	Loan Administrator 1
12184	Treasury Management Sales Representative 2	12382	Loan Administrator 2
12185	Treasury Management Sales Representative 3	12383	Loan Administrator 3
12186	Treasury Management Senior Sales Representative 1	12391	Loan Administration Manager 1
12187	Treasury Management Senior Sales Representative 2	12392	Loan Administration Manager 2
12188	Treasury Management Sales Manager	12393	Loan Administration Manager 3
12189	Treasury Management Regional Sales Manager	12394	Loan Administration Manager 4
12190	Treasury Management National Sales Manager	12503	Commercial Business Development Representative
12220	Commercial Relationship Associate 1	12504	Commercial Business Development Sales Manager
12221	Commercial Relationship Associate 2	12505	Commercial National Business Development Manager
12223	Commercial Relationship Manager 1	12571	Loan Adjustor 1
12224	Commercial Relationship Manager 2	12572	Loan Adjustor 2
12225	Commercial Relationship Manager 3	12573	Loan Adjustor 3
12226	Commercial Relationship Manager 4	12574	Loan Adjustor 4
12231	Commercial Relationship Management Manager 1	12581	Loan Adjustment Manager 1
12232	Commercial Relationship Management Manager 2	12582	Loan Adjustment Manager 2
12233	Commercial Relationship Management Manager 3	12583	Loan Adjustment Manager 3
12234	Commercial Relationship Management Manager 4	12584	Loan Adjustment Manager 4

LOAN / LENDING / REAL ESTATE ADMINISTRATION

4361	Credit Analyst 1	12171	Major Loan Processor
4362	Credit Analyst 2	12181	Major Loan Officer 1
4363	Credit Analyst 3	12182	Major Loan Officer 2
4368	Credit Analysis Manager	12191	Commercial Loan Officer 1
12092	Relationship Officer	12192	Commercial Loan Officer 2
12098	Relationship Manager	12193	Commercial Loan Officer 3
12111	Loan Processing Clerk 1	12401	Underwriter 1
12112	Loan Processing Clerk 2	12402	Underwriter 2
12113	Loan Processing Clerk 3	12403	Underwriter - Commercial
12121	Loan Documentation Specialist 1	12411	Wholesale Lender
12122	Loan Documentation Specialist 2	12605	Private Financial Advisor
12127	Loan Documentation Supervisor	12900	Escrow Assistant 1
12128	Loan Documentation Manager 1	12901	Escrow Assistant 2
12129	Loan Documentation Manager 2	12902	Escrow Assistant 3
12131	Loan Service Clerk 1	12903	Escrow Specialist 1
12132	Loan Service Clerk 2	12904	Escrow Officer 1
12133	Loan Service Clerk 3	12905	Escrow Officer 2
12135	Loan Service Specialist 1	12908	Escrow Area Manager
12137	Loan Service Supervisor	12911	Title Assistant 1
12138	Loan Service Manager	12912	Title Assistant 2
12141	Consumer Loan Processor	12913	Title Assistant 3
12145	Consumer Loan Officer	12921	Title Officer 1
12161	Consumer Loans Collector 1	12922	Title Officer 2
12162	Consumer Loans Collector 2	12923	Title Officer 3
12168	Consumer Loan Manager	13019	Team Leader/Regional Manager (Business Banking)



REAL ESTATE

12201	Residential Loan Originator 1	12534	Real Estate Asset Manager 4
12202	Residential Loan Originator 2	12535	Real Estate Asset Manager 5
12208	Regional Residential Loan Manager	12541	REO Asset Recovery Manager 1
12421	Real Estate Loans Collector 1	12542	REO Asset Recovery Manager 2
12422	Real Estate Loans Collector 2	12560	REO Supervisor
12531	Real Estate Asset Manager 1	12561	REO Manager 1
12532	Real Estate Asset Manager 2	12562	REO Manager 2
12533	Real Estate Asset Manager 3		

MORTGAGE

12751	Mortgage Closing Specialist 1	12772	Mortgage Underwriter 2
12752	Mortgage Closing Specialist 2	12773	Mortgage Underwriter 3
12753	Mortgage Closing Specialist 3	12777	Mortgage Underwriting Manager 1
12761	Mortgage Loan Specialist 1	12778	Mortgage Underwriting Manager 2
12762	Mortgage Loan Specialist 2	12781	Mortgage Specialist 1
12763	Mortgage Loan Specialist 3	12782	Mortgage Specialist 2
12771	Mortgage Underwriter 1		

SMALL BUSINESS ADMINISTRATION

13081	SBA Banker 1	13102	SBA Business Development Officer 2
13082	SBA Banker 2	13103	SBA District Sales Manager
13083	SBA Banker 3	13107	SBA Regional Sales Manager
13087	SBA Banking Manager	13108	SBA National Sales Executive
13101	SBA Business Development Officer 1	13109	SBA Lending Executive

AUTOMOBILE FINANCE

13001	Auto Remarketing Specialist 1	13014	Auto Finance Relations Manager 4
13002	Auto Remarketing Specialist 2	13023	Auto Remarketing Consultant 1
13003	Dealer Relationship Officer	13024	Auto Remarketing Consultant 2
13007	Retail Underwriting/Flooring Manager	13033	Auto Release Representative
13008	Installment Loan Manager	13037	Auto Release Supervisor
13009	Lease Manager	13038	Auto Release Manager
13010	Auto Finance Manager 1	13931	Auto Finance Sales Representative
13011	Auto Finance Relations Manager 1	13932	Auto Internet Sales Representative
13012	Auto Finance Relations Manager 2	13941	Dealer Retail Sales Representative 1
13013	Auto Finance Relations Manager 3		

CENTRALIZED OPERATIONS

12101	Electronic Funds Transfer Specialist 1	12515	Proof Operator Specialist
12102	Electronic Funds Transfer Specialist 2	12517	Proof Operator Supervisor
12103	Electronic Funds Transfer Specialist 3	12518	Proof Operator Manager
12104	Electronic Funds Transfer Officer	12521	Check Processing Clerk
12441	Electronic Banking Processor 1	12522	Check Processing Specialist
12442	Electronic Banking Processor 2	12527	Check Processing Supervisor
12443	Electronic Banking Processor 3	12528	Check Processing Manager
12491	Wire Transfer Representative 1	12601	Credit Card Processor 1
12492	Wire Transfer Representative 2	12602	Credit Card Processor 2
12493	Wire Transfer Representative 3	12607	Credit Card Supervisor
12501	Strategy Consultant 1	12608	Credit Card Manager
12502	Strategy Consultant 2	12721	Operations Supervisor 1
12506	Strategy Manager 1	12722	Operations Supervisor 2
12507	Strategy Manager 2	12730	ATM Maintenance Representative 1
12508	Strategy Manager 3	12731	ATM Maintenance Representative 2
12509	Operations Manager 1	12954	Deposit Services Specialist
12510	Operations Manager 2	12957	Deposit Services Supervisor
12511	Proof Operator	12958	Deposit Services Manager

INVESTMENTS / ANNUITIES / RETIREMENT

13020	Portfolio Assistant	13051	Customer Service Representative 1 - Annuities
13021	Portfolio Analyst/Trader 3	13052	Customer Service Representative 2 - Annuities
13022	Senior Trader 3	13053	Customer Service Representative 3 - Annuities
13025	Wholesale Distribution Sales Manager	13058	Customer Service Manager - Annuities
13026	Portfolio Manager 1	13061	Licensing Technician
13027	Portfolio Manager 2	13062	Senior Licensing Technician
13028	Portfolio Director	13063	Lead Licensing Technician
13029	Trading Director	13084	Pension Analyst - Defined Benefit
13031	Financial Associate	13085	Pension Specialist - Defined Benefit
13032	Financial Consultant	13088	Pension Manager - Defined Benefit
13041	Actuarial Analyst	13091	Defined Contribution Administration Officer 1
13042	Individual Annuity Actuary	13092	Defined Contribution Administration Specialist
13043	Group Annuity Actuary	13093	Defined Contribution Administration Consultant
13048	Actuarial Services Manager	13098	Defined Contribution Administration Manager

INSURANCE SERVICES - REINSURANCE

13070	Actuarial Program Manager	13072	Reinsurance Actuary
13071	Reinsurance Business Development		

INSURANCE

13104	Appraiser - Automobile 1	13361	Insurance Marketing Specialist 1
13105	Appraiser - Automobile 2	13362	Insurance Marketing Specialist 2
13111	Claims Representative 1	13371	Insurance Bond Representative 1
13112	Claims Representative 2	13372	Insurance Bond Representative 2
13113	Claims Representative 3	13381	Loss Control Technician
13121	Claims Representative - Homeowners	13382	Loss Control Consultant 1
13122	Claims Specialist - Medical	13383	Loss Control Consultant 2
13127	Insurance Claims Supervisor	13403	Licensing Coordinator
13128	Claims Manager	13601	Underwriter - Life 1
13131	Insurance Licensing Specialist 1	13602	Underwriter - Life 2
13132	Insurance Licensing Specialist 2	13603	Underwriter - Life 3
13201	Claims Examiner - Life 1	13614	Insurance Brokerage Supervisor
13202	Claims Examiner - Life 2	13615	Insurance Brokerage Manager 1
13203	Claims Examiner - Life 3	13616	Insurance Brokerage Manager 2
13204	Claims Representative - Personal Injury	13617	Insurance Brokerage Manager 3
13301	Adjuster 1	13618	Insurance Brokerage Manager 4
13302	Adjuster 2	13619	Insurance Brokerage Manager 5
13327	Insurance District Manager 1	13701	Policyholder Service Representative 1
13328	Insurance District Manager 2	13702	Policyholder Service Representative 2
13330	Insurance Account Assistant	13811	Insurance Service Representative 1
13331	Personal Lines Representative 1	13812	Insurance Service Representative 2
13332	Personal Lines Representative 2	13813	Insurance Service Representative 3
13337	Insurance Business Manager 1	13814	Insurance Service Representative 4
13338	Insurance Business Manager 2	13815	Insurance Service Representative 5
13339	Insurance Business Manager 3	13901	Agency Bond Specialist
13341	Commercial Lines Representative 1	13902	Agency Surety Bond Specialist
13342	Commercial Lines Representative 2	13916	Insurance Operations Supervisor
13343	Commercial Lines Representative 3	13918	Insurance Assistant Risk Manager
13351	Group Benefits Representative 1	13921	Flood Services Assistant
13352	Group Benefits Representative 2	13922	Flood Sales Development Representative
13353	Group Benefits Representative 3	13923	Flood Service Business Development Manager

INSURANCE SALES

13347	Regional Insurance Sales Manager 2	13511	TPA Customer Service Representative 1
13348	Regional Insurance Sales Manager 3	13512	TPA Customer Service Representative 2
13404	Insurance Sales Associate	13518	TPA Client Account Manager
13406	Insurance Sales Representative	13801	Sales Development Consultant 1
13410	Telemarketing Consultant 1	13802	Sales Development Consultant 2
13411	Sales Representative - Personal Lines	13803	Sales Development Consultant 3
13412	Sales Representative - Commercial Lines	13807	Sales Development Manager 1
13421	Sales Representative - Group Benefits	13808	Sales Development Manager 2
13431	Sales Representative - Program Business	13917	Insurance Division Sales Manager
13441	Sales Representative - Excess & Surplus Lines	13945	Regional Life Sales Associate
13446	Regional Insurance Sales Manager 1	13951	District Life Specialist
13451	Business Insurance Agent 1	13952	Advanced Sales Consultant 1
13457	District Insurance Sales Manager 1	13953	Advanced Sales Consultant 2
13458	District Insurance Sales Manager 2	13958	Regional Life Manager
13459	District Insurance Sales Manager 3		

SURVEY JOBS INDEX - Regional Banking

SENIOR EXECUTIVES / OFFICERS

50010	Chief Executive Officer	50300	Finance Executive/CFO
50080	Administration/Operations Executive	50430	Marketing Executive
50070	Chief Operating Officer	50500	Operations/Savings Executive
50120	Chief Legal Executive	50510	Chief Human Resources/Culture Officer
50130	Real Estate Loan Executive	50610	Information Technology Executive
50140	Treasurer	50700	Trust Executive
50200	Chief Credit Officer	50900	Lending Executive

GENERAL CLERICAL / ADMINISTRATION

51001	Administrative Support 1	51052	Receptionist 2
51002	Administrative Support 2	51053	Receptionist 3
51003	Administrative Support 3	51121	Messenger/Mail Clerk 1
51022	Executive Secretary/Administrator 2	51132	Messenger
51034	Corporate Secretary	51144	Mail Specialist
51041	Administrative Assistant 1	51150	Records/Micrographics Technician
51042	Administrative Assistant 2	51168	Records/Micrographics Supervisor
51043	Administrative Assistant 3		

HUMAN RESOURCES

52001	Human Resources Assistant 1	52158	Benefits Manager
52002	Human Resources Assistant 2	52181	Training and Development Specialist 1
52003	Human Resources Assistant 3	52183	Training and Development Specialist 3
52005	Human Resources Specialist	52187	Training and Development Manager
52010	Payroll/Human Resources Administrator	52205	HRIS Analyst
52012	Human Resources Representative/Generalist 2	52208	HRIS Manager
52013	Human Resources Representative/Generalist 3	52407	Human Resources Supervisor
52112	Compensation Analyst 2	52418	Human Resources Manager 1
52118	Compensation Manager	52419	Human Resources Manager 2
52138	Compensation and Benefits Manager	52429	Human Resources Director
52145	Benefits Administrator		

FINANCE / ACCOUNTING

54001	Accounting Assistant 1	54151	Financial Analyst 1
54002	Accounting Assistant 2	54152	Financial Analyst 2
54003	Accounting Assistant 3	54153	Financial Analyst 3
54004	Accounting Specialist	54248	Budget & Analysis Manager
54021	Accountant 1	54323	Financial Reporting Specialist
54022	Accountant 2	54491	General Accounting Supervisor
54023	Accountant 3	54492	General Accounting Manager 1
54052	Payroll Assistant 2	54493	General Accounting Manager 2
54053	Payroll Assistant 3	54497	Controller, Corporate Level
54097	Payroll Supervisor		

INFORMATION SYSTEMS / DATA PROCESSING

56001	Computer Operator 1	56347	Systems/Software Programming Manager
56002	Computer Operator 2	56351	Systems Analyst 1
56003	Computer Operator 3	56352	Systems Analyst 2
56004	Computer Operator 4	56353	Systems Analyst 3
56011	Data Entry Operator 1	56356	Systems Analysis Manager
56012	Data Entry Operator 2	56423	Cloud Architect 3
56013	Data Entry Operator 3	56424	Cloud Architect 4
56086	Data Center Coordinator	56425	Cloud Architect 5
56088	Data Center Manager	56431	Cloud Engineer 1
56097	Computer Operations Supervisor	56432	Cloud Engineer 2
56098	Computer Operations Manager	56433	Cloud Engineer 3
56122	Network Systems Analyst/Engineer 2	56434	Cloud Engineer 4
56123	Network Systems Analyst/Engineer 3	56435	Cloud Engineer 5
56128	Network Engineering Manager	56507	Scrum Master
56143	Telecommunications Technician 3	56541	Cyber Security Analyst 1
56144	Telecommunications Technician 4	56542	Cyber Security Analyst 2
56147	Telecommunications Supervisor	56543	Cyber Security Analyst 3
56202	Webmaster	56544	Cyber Security Analyst 4
56271	MIS/Help Desk Coordinator 1	56550	Information/Cyber Security Director
56272	MIS/Help Desk Coordinator 2	56633	Database Architect 3
56301	Applications Programmer/Analyst 1	56634	Database Architect 4
56302	Applications Programmer/Analyst 2	56635	Database Architect 5
56303	Applications Programmer/Analyst 3		

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.***

LEGAL JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **PARALEGAL - 1801, 1802**

PRIMARY DUTIES AND RESPONSIBILITIES: On behalf of practice group or unit, gathers, organizes and summarizes information relative to legal issues and networks for information. Researches statutes, regulations and court decisions, makes recommendations and helps resolve issues, drafts contracts, patent applications, resolutions and other basic legal documents and prepares various legal documents for review. 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.

At the highest level, is 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
1801	Intermediate	Receives frequent directions from more experienced paralegals and attorney supervision, and is learning about the organization. Paralegal certification with one to five years of experience as a paralegal and a minimum one to three years in a document driven office.	1 - 5	Bachelor's Degree or equivalent experience.
1802	Career	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. Five to seven years law firm related experience; a minimum three years as a paralegal.	5 - 7	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LEGAL SECRETARY - 1811, 1812

PRIMARY DUTIES AND RESPONSIBILITIES: Receives visitors (internal and external) and answers telephone calls. Provides information to visitors and callers; effectively handles difficult calls. Initiates phone calls to address routine administrative requirements on behalf of the team or situation. Types routine correspondence and memoranda may compose correspondence and memoranda for review. Gathers travel information, plans and organizes travel arrangements. Maintains records of legal fees; does data entry, copies and files legal statements. Maintains legal divisions databases, inputting information needed by staff attorneys and paralegals, including political action committee records, litigation management records and corporate records. Assists attorneys with preparation of applications to regulators for approval of acquisitions. Maintains appointment calendar as requested by supervisor. Knowledge of legal terminology and document formats such as contracts, summonses, briefs, complaints and motions. Advanced PC skills in word processing and database software applications.

At the highest level, resolves complex inquiries and tactfully handles difficult callers. Edits work product with high degree of accuracy; independently reviews final form of work product for consistency. Plans, organizes and coordinates travel arrangements for multiple participants. Independently gathers information, determines resource requirements, coordinates delivery of resources to complete project requirements. Assists with the development of interstate law manuals. Independently composes highly confidential correspondence.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
1811	Intermediate	Provides back up to the Legal Assistant litigation function, including reviewing and processing state and federal levies, subpoenas, court orders, etc. which are served on the corporation or its subsidiaries. Requires one to four years secretarial experience.	1 - 4	High school diploma or equivalent experience.
1812	Senior	Produces high quality specialized reports. Independently initiates consultations to prioritize workload. Independently schedules appointments and group meetings and makes necessary changes as warranted. Requires five to seven years secretarial experience in financial institutions and paralegal environment.	5 - 7	High school diploma or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LEGAL ASSISTANT - 1813

PRIMARY DUTIES AND RESPONSIBILITIES: Performs administrative and fact finding duties. Reviews documents for basic information. Prepares basic internal memoranda and routine correspondence. Files documents, organizes and maintains files, prepares indices with supervision. Establishes and updates internal client lists. Work is closely reviewed and directly supervised by senior paralegals and attorneys.

QUALIFICATIONS: High school Diploma or equivalent experience. Minimum one-year office experience with basic computer skills in word processing.

JOB FUNCTION AND JOB CODE(S): ATTORNEY - 1821, 1822, 1823

PRIMARY DUTIES AND RESPONSIBILITIES: Provides research, factual information, counsel and guidance on legal questions or issues of a routine nature, usually in support of more senior attorneys. Identifies and analyzes legal issues and provides advice to clients on routine legal matters that are usually characterized by clear legal/ business precedent. Drafts, reviews, memoranda and initial drafts of legal documents and revises legal documents and concise written materials that may require review and revision by a more senior attorney. Communicates effectively and persuasively in day-to-day situations with colleagues, outside counsel, customers and others, for the purpose of conveying information and advice, or seeking information or facts.

At the highest level, provides full, sound, ethical and prompt legal service and opinions to clients in relation to laws and regulations in the client's line of business. Produces clear and concise written materials that can be submitted to the customer with no revision or review by a more senior attorney. Expertly identifies and analyzes more complex or novel matters which have no clear legal/ business precedent or have different possible interpretations; develops conclusions, makes recommendations, and provides reliable advice. Has major client responsibilities, works directly with business clients and develops an understanding of business unit needs and products. Contributes advice and counsel on policy and procedures. Assists in efforts to contain legal expense for the corporation. Counsels management whenever legally unsound decisions or plans are being made or when changes in the law occur. Works closely with management to evaluate legal impact of major decisions where applicable law, regulations, or facts of the case are unclear, controversial or conflicting. Is regularly sought out directly by the client for advice and input on legal matters, policy and procedures. May oversee the work of one or more legal assistants, paralegals, or associate attorneys.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
1821	Entry	Prepares and/or reviews routine, non-complex legal instruments and reviews non-legal material for legal implications. Works on matters assigned by more senior attorneys and usually will receive guidance initially but may work with moderate independence. Analysis and written work may be reviewed by a more senior attorney; alternative courses of action and unusual situations are presented to a more senior attorney for review. Requires admitted to practice law in one state or a territory of the USA, as well as an active member in good standing of the bar in at least one state or territory.	0 - 4	J.D. degree from an accredited law school.
1822	Intermediate	Assigns the appropriate degree of importance to issues and can formulate and carry out research and investigative strategies. Supervises preparation of the defense in litigation; assesses and advises clients on litigation risks in one or more assigned departments or units of the organization; works with outside counsel to develop the defense, briefs and guides them and supervises their work. Work assignments consist of major legal tasks involving problems of recognized complexity and facts that are occasionally in question, for which considerable legal judgment, experience and independent reasoning is required. Requires admitted to practice law in one state or a territory of the USA, as well as an active member in good standing of the bar in at least one state or territory.	4 - 8	J.D. degree from an accredited law school.
1823	Career	Provides general legal counsel to operating areas, as well as specific advice on products, services and certain legal actions pertaining to a specialty area of the practice of law. Expertly prepares and/or reviews routine and non-routine complex legal instruments and expertly reviews non-legal material for legal implications; material is of significance to the organization. Examines legal data to determine advisability of defending or prosecuting lawsuits; makes final legal determinations. Prepares defense positions, engaging outside counsel as required; litigation usually involve complex or difficult issues that require a high degree of original and constructive legal effort as they are resolved. Reads, writes, analyzes and interprets the most complex documents. Works independently on matters of significance to the organization. Requires admitted to practice law in one state or a territory of the USA, as well as an active member in good standing of the bar in at least one state or territory.	8+	J.D. degree from an accredited law school.

JOB FUNCTION AND JOB CODE(S): CONSULTING ATTORNEY - 1824

PRIMARY DUTIES AND RESPONSIBILITIES: Provides research, factual information, counsel and guidance on legal questions or issues as a principal expert. Identifies and analyzes legal issues and provides advice to clients on routine legal matters that are usually characterized by clear legal/ business precedent. Drafts, reviews, memoranda and initial drafts of legal documents and revises legal documents and concise written materials. Serves as a recognized company authority, provides expert legal services to one or more major departments or functions and/or performs special legal assignments of major importance in a highly complex legal field. Works closely with officers and top management to advise them on changes in laws and regulations, evaluate their impact on the company, and develop the company's positions on such changes. Conducts strong legal analysis to diagnose what needs to be done to build positions and cases that can prevail in court and to create and find interpretations and strategies that can accomplish the uncommon in the law. Frequently needs to give immediate answers from accumulated knowledge and experience without the opportunity to research the law. May be responsible for due diligence legal activities. Work involves facts that are open to various interpretations, applicable precedents do not exist and the law does not relate or regulate the particularly situation. Matters in question usually have a significant impact on the organization operations, strategies or profitability. Incumbents in this position are recognized experts in complex fields of the law; opinions are sought after by other attorneys doing work in related areas. Incumbents typically have in-depth understanding of the organization's operations and interrelationships.

QUALIFICATIONS: J.D. degree from an accredited law school. Admitted to the practice law in one of the fifty states or a territory of the United States, as well as an active member in good standing of the bar in at least one state or territory. Ten plus years of experience practicing law. Within the industry has external recognition for expertise in the complex legal specialization.

JOB FUNCTION AND JOB CODE(S): MANAGING ATTORNEY - 1825

PRIMARY DUTIES AND RESPONSIBILITIES: Manages and supervises a section of attorneys, paralegals and support staff whose work is principally concerned with a specialized area of the law or a line of business; facilitates performance reviews and compensation administration, provides input into performance reviews. Fosters, promotes and supports teamwork. Serves as lead administrator, coordinates daily operations for assigned section, and develops, oversees and administers section budget. Provides legal advice and counsel, represents division/ practice in litigation and other legal proceedings; independently renders opinions, consults with and advises clients, and represents the company in dealing with others within the practice group, among practice groups and with business units; promotes employee development within practice group. Assigns legal issues to attorneys with appropriate requisite skills and experience. Follows legal division policies and procedures in managing practice matters, outside counsel, and invoices; ensures consistency in the application of policies. Assists other attorneys in the legal division regardless of practice group in the provision of advice and representation to their clients. Reviews State and Federal law requirements. Reads, writes, analyzes and interprets the most complex documents. Works independently on matters of significance to the organization. Is viewed by co-workers and customers as seasoned and mature leader, possessing sound legal and business judgment, and as someone who is a resource to paralegals, junior attorneys, as well as other senior attorneys. Typically reports directly to General Counsel and receives managerial and supervising assignments from him/her. Work generally involves handling or supervising matters of very substantial importance and consulting with other lawyers.

QUALIFICATIONS: J.D. degree from an accredited law school. Admitted to the practice law in one of the fifty states or a territory of the United States, as well as an active member in good standing of the bar in at least one state or territory. Ten plus years of experience practicing law and two years as a member of the legal department of bank or an acquired entity.

JOB FUNCTION AND JOB CODE(S): DEPUTY GENERAL COUNSEL - 1827

PRIMARY DUTIES AND RESPONSIBILITIES: Has primary responsibility for one or more legal functions or departments such as Corporate, Tax, Intellectual Property, ERISA/Benefits or other areas. Manages several groups of attorneys whose work is concerned with specialized areas of the law. Provides general guidance to assigned personnel in the performance of their work appraises and counsels, administers their salaries. Studies major areas of concern to the organization and recommends changes in policies and procedures. Independently renders opinions, consults with and advises clients and represents the organization in dealing with others. Actively participates in business strategy of the organization, including cost containment and budgetary measures. Coordinates and monitors the work of external legal counsel engaged by the firm. Assists in due diligence and other merger and acquisition tasks. Independently renders opinions, consults with and advises clients, and represents the company in dealing with others within the practice group, among practice groups and with business units; promotes employee development within practice group. Assigns legal issues to attorneys with appropriate requisite skills and experience. Follows legal division policies and procedures in managing practice matters, outside counsel, and invoices; ensures consistency in the application of policies. Assists other attorneys in the legal division regardless of practice group in the provision of advice and representation to their clients. Reviews State and Federal law requirements. Reads, writes, analyzes and interprets the most complex documents. Works independently on matters of significance to the organization. Is viewed by co-workers and customers as seasoned and mature leader, possessing sound legal and business judgment, and as someone who is a resource to paralegals, junior attorneys, as well as other senior attorneys. Assists the chief legal officer in the development of function wide policies and procedures. Represents the firm as general counsel as necessary.

QUALIFICATIONS: J.D. degree from an accredited law school. Admitted to the practice law in one of the fifty states or a territory of the United States, as well as an active member in good standing of the bar in at least one state or territory. Twelve plus years practicing law.

JOB FUNCTION AND JOB CODE(S): GENERAL COUNSEL - 1828

PRIMARY DUTIES AND RESPONSIBILITIES: Top corporate legal job with responsibility for determining corporate legal posture and interests of the corporation. Responsible for supervision of all the firm's internal legal and compliance activities and for coordination of work conducted by the firm's external legal counsel on matters related to the firm's own operations. Represents the firm as general counsel with external agencies and regulatory bodies. Ensures that business practices, policies and dealings of the corporation meet regulatory requirements to protect the corporation from legal action. Manages the corporation's defense, the interpretation and preparation of legal documents and provides counsel to corporate management on legal matters. Serves as, or supervises the Corporate Secretary in accordance with charter, by-laws and other legal requirements; arranges meetings for the Board of Directors and keeps the minutes of the meetings; signs corporate documents, attends to corporate notices and correspondence. Responsible for shareholder relations and/or public relations. Maintains corporate records and prepares reports required by regulatory bodies. Responsible for the supervision of the legal staff. Represents the organization in government affairs and lobbying activities.

QUALIFICATIONS: J.D. degree from an accredited law school. Admitted to the practice law in one of the fifty states or a territory of the United States, as well as an active member in good standing of the bar in at least one state or territory. Fifteen plus years practicing law.

MARKETING / ADVERTISING JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): ADVERTISING/PROMOTION MANAGER - 3187

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes, directs and controls the activities and staff in the preparation of advertising, sales promotion and publicity in the marketing of the institution's products. Develops short and long-term advertising and sales promotion objectives. Plans and implements advertising programs consistent with marketing and product objectives. Selects and coordinates with advertising agencies in developing and preparing promotional campaigns by selecting media and formats to inform potential customers of products. Evaluates effectiveness of advertising programs through analysis of response and sales indicators. Develops, coordinates and conducts special promotional programs. Prepares special sales and promotional literature for various audiences including institution personnel, special target groups, selected industries and the like. May organize and coordinate trade show exhibits, seminars and press meetings to promote new products or enhance potential sales of existing products.

QUALIFICATIONS: Bachelor's Degree in Advertising/Marketing related field or equivalent experience. Seven years of broad experience within product advertising and promotion.

JOB FUNCTION AND JOB CODE(S): MARKET ANALYST - 3251, 3252

PRIMARY DUTIES AND RESPONSIBILITIES: Supports marketing and sales effort for business unit or specific product line. Gathers and compiles data regarding product pricing, customer acquisition/retention, customer profile/segmentation, sales and profitability. Produces management reports.

At the highest level, analyzes trends and produces management reports. Measures marketing program effectiveness. Coordinates and produces marketing materials.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
3251	Entry	May assist in measuring marketing program effectiveness. May coordinate and produce marketing materials. Participates in special projects.	0	Bachelor's Degree in a related field or equivalent experience.
3252	Intermediate	May conduct routine financial analysis and recommend pricing to provide an acceptable return on products. Completes special projects.	1 - 2	Bachelor's Degree in a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): MARKET CONSULTANT - 3253, 3254

PRIMARY DUTIES AND RESPONSIBILITIES: Develops and implements marketing and/or sales development programs of processes such as advertising, promotions, direct mail, merchandising, sales process and resources development. Provides analyses of product, sales pricing, customer acquisition/retention, customer profile/segmentation, sales and profitability. May provide support to business or product lines in execution of sales process standards and sales behavior.

At the highest level, develops and implements marketing communication and/or sales process standards programs.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
3253	Entry	Updates and revises marketing and/or sales material. Completes special projects. Coordinates project deliverables from a variety of sources.	2 - 4	Bachelor's Degree in a related field or equivalent experience.
3254	Intermediate	Analyses sales activity/trends, measures programs effectiveness and provides reports and recommendation to management.	4 - 6	Bachelor's Degree in a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): MARKETING MANAGER - 3257, 3258

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing a staff engaged in development and implementation of a variety of marketing programs. Manages tracking, analysis and interpretation of a variety of product, pricing, customer acquisition/retention, customer profile/segmentation, sales and profitability, reviews findings and oversees preparation of reports. Exercises the usual authority of a manager in recruiting and developing team members and managing department budget.

At the highest level, determines the development of overall marketing strategy of a strategic business group and coordinates development of appropriate sales goals and strategies.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
3257	Entry	Presents marketing program strategies on a wide variety of subjects to management. Negotiates vendor contracts and manages vendor relationships.	8 - 10	Bachelor's Degree in a related field or equivalent experience.
3258	Intermediate	Provides leadership for sales/business development. Develops methods to track effectiveness of implemented programs. Recommends group's position on company wide marketing, product or sales-related issues.	10+	Bachelor's Degree in a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): MARKET RESEARCH ANALYST - 3301, 3302, 3303

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, coordinates and implements market research studies that support the marketing strategy of the organization. Collects and analyzes data to identify market trends, market potential, competitive forces, penetration strategies, customer biases and preferences and similar conditions in the marketplace. Integrates data from various sources to produce analyses and reports.

At the highest level, integrates data from various sources, interprets and presents recommendations, including strategic direction to management.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
3301	Entry	Coordinates and implements basic market research studies. Implements studies to determine the effectiveness of advertising campaigns, promotions and customer relations. Maintains current knowledge of research tools and techniques.	1 - 2	Bachelor's Degree in a related field or equivalent experience.
3302	Intermediate	Plans, coordinates and implements market research studies. Plans and implements studies to determine the effectiveness of advertising campaigns, promotions and customer relations. Maintains thorough knowledge of research tools and techniques.	2 - 4	Bachelor's Degree in a related field or equivalent experience.
3303	Career	Plans, coordinates and implements complex or cross-market research studies. Remains informed of all significant industry research tools and techniques. Plans, coordinates and implements studies to determine the effectiveness of advertising campaigns, promotions and customer relations.	4 - 6	Bachelor's Degree in a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): MARKET RESEARCH MANAGER - 3308

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing all staff engaged in all aspects of market research. Determines overall research strategy and manages all primary and secondary market research efforts. Coordinates and assists with marketing research activities, oversee analysis and interpretation of data, reviews findings and oversees preparation of reports. Presents marketing strategies on a wide variety of subjects. Negotiates vendor contract and manages vendor relationships. Exercises the usual authority of a manager in recruiting and developing team members and managing department budget.

QUALIFICATIONS: Bachelor's Degree in Marketing, Communications, a related field or equivalent experience. 3-4 supervisory experience with 7 years related experience.

JOB FUNCTION AND JOB CODE(S): PRODUCT MANAGER - 12038

PRIMARY DUTIES AND RESPONSIBILITIES: Research, analysis, development cycle and product life cycle for 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.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Four to six years of 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.

JOB FUNCTION AND JOB CODE(S): PRODUCT DEVELOPMENT MANAGER - 12047

PRIMARY DUTIES AND RESPONSIBILITIES: Designs, develops and markets new products. Reviews, enhance and modifies existing products to maximize profitability and meet customer needs in conjunction with institutions goals and objectives. Manages special projects utilizing formal project management techniques; provides leadership for project teams; identifies project goals, objectives, deliverables, constraints and issues; monitors completion of tasks to ensure that project goals are achieved; facilitates team meetings and communications among team members; establishes a cooperative environment to maximize the team's effectiveness and completion of the project on-time, within budget. Maintains awareness of new trends and developments in marketing and bank products. Evaluates potential products and recommends the development of new products and the modification of existing products working in conjunction with departments involved. Develops a marketing strategy and establishes marketing objectives for each product and works with Marketing group to develop effective marketing programs to sell products.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Four to six years of 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.

JOB FUNCTION AND JOB CODE(S): COMMUNITY AFFAIRS OFFICER - 12073

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

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

CUSTOMER SERVICE/ CALL CENTER JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): TELEMARKETING REPRESENTATIVE (Outbound) - 3501, 3502

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited direction, contacts and sells products/services to selected customers in an **outbound** designated market area via telephone. Takes customer orders via telephone, inputs orders into an order system, responds to customer inquiries. Informs customers of institutions' current promotions and products. Cross-sells the institutions' products/services.

At the highest level, may provide work leadership to lower level Telecommunication Representatives.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
3501	Intermediate	Typically an intermediate level position, excludes trainees.	2 - 4	Thorough knowledge of institutions products and services is required.
3502	Senior	Career level position requiring a minimum of five years of directly related experience.	5+	Thorough knowledge of institutions products and services is required.

JOB FUNCTION AND JOB CODE(S): TELEMARKETING REPRESENTATIVE (Inbound) - 3503, 3504

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited direction, sells products/services to inbound customers via telephone. Takes customer orders via telephone, inputs orders into an order system, responds to customer inquiries. Informs customers of institutions' current promotions and products. Cross-sells the institutions' products/services.

At the highest level, may provide work leadership to lower level Telecommunication Representatives.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
3503	Intermediate	Typically an intermediate level position, excludes trainees.	2 - 4	Thorough knowledge of institutions products and services is required.
3504	Senior	Career level position requiring a minimum of five years of directly related experience.	5+	Thorough knowledge of institutions products and services is required.

JOB FUNCTION AND JOB CODE(S): TELEMARKETING SUPERVISOR - 3507

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): COLLECTIONS SPECIALIST - 4351, 4352, 4353

PRIMARY DUTIES AND RESPONSIBILITIES: Performs office work and fieldwork 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 files and paperwork on past due accounts and collection progress. Compiles and generates reports on past due accounts.

At the highest level, conducts historical account research. Prepares accounts for repossession and charge off. All work and documentation is done in compliance with Federal and State regulations. Work is of an independent nature. May provide work direction to lower level collectors.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
4351	Entry	Under close supervision, performs routine office and fieldwork of collection of past due accounts.	6 Months	High school graduate or equivalent experience.
4352	Intermediate	Under limited supervision, performs moderately difficult office and fieldwork collection of past due accounts.	1 - 4	High school graduate or equivalent experience.
4353	Senior	Responsible for complex office and fieldwork in all various aspects of the collection function.	5+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COLLECTIONS SUPERVISOR - 4357

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the supervision and direction of staff involved in the collection function. Ensures that all collection and collateral disposition activities are conducted in accordance with established policies. Maintains communication with attorneys and trustees regarding litigation and bankruptcies. Develops and implements collection procedures for delinquent accounts. Prepares reports on the status of collection activities for management review. Responsible for making personnel action recommendations for subordinate staff.

QUALIFICATIONS: Thorough knowledge of collection activities, policies and procedures and Federal and State regulations. A minimum of five years of increasingly responsible collections experience. Ability to supervise subordinate staff.

JOB FUNCTION AND JOB CODE(S): COLLECTIONS MANAGER - 4358

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for directing and administering activities involved in collection of accounts. Assists management in the formulation of collection policies. Establishes operating policies, procedures and practices for department. Reviews and evaluates credit risks, analyzes financial statements and related information and extends credit within established limits and policies. Recommends credit limits for accounts, handles special credit arrangements and deviations from standard terms of payments. Directs the analysis of accounts receivables; reviews aging of accounts and determines overdue accounts and directs or performs collection activities. Excludes those who primarily direct nonexempt employees.

QUALIFICATIONS: Bachelor's Degree in Accounting, Business Administration, a related field or equivalent experience. Five years of related credit and collections experience including supervision of a credit and collection unit.

JOB FUNCTION AND JOB CODE(S): CALL CENTER REPRESENTATIVE - 12801, 12802, 12803

PRIMARY DUTIES AND RESPONSIBILITIES: Provides telephone service regarding all financial institution products and services. Identifies customer needs and determines appropriate action. Maintains accounts in response to customer request, including, but not limited to stop payment; certificate renewals; fund transfers; check orders; linking additional products and services; telebank access, service fee charges/refunds; loan status, card status rate and ATM cards. Obtains appropriate customer data to establish new accounts and/or complete loan applications. Receives and responds to customer complaints. Resolves discrepancies between the customer's records and the financial institutions. Communicates with customers by phone or written correspondence to resolve issues. Completes required follow up activities related telephone contacts according compliance guidelines. Meets average call volume per month.

At the highest level, assists the Customer Service Officer in monitoring call volume and number of agents manned. Assist service call monitoring to ensure quality service. Provides customer service for all inquiries and requests. Actively cross sells the financial institutions products and services. Interacts with other departments to provide documentation and assistance to resolve exceptions and issues. Provides guidance and support to other Call Center Representatives.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12801	Entry	Under close supervision provides telephone service regarding all financial institution products and services. Resolves basic problems independently and cross-sell products and services. Resolves discrepancies between the customer's records and the financial institution, with assistance as needed. One to two years customer services or financial institution experience.	1 - 2	Basic reading, writing, and math skills.
12802	Intermediate	Under limited supervision provides telephone services regarding all financial institutions products and services. Resolves moderately complex problems independently and cross sell products and services. Responds to incoming telephone inquiries, information by interacting with established customers and prospects on the telephone. Initiates outgoing sales calls to prospective customers with identified sales opportunities. Two to three years customer service experience and one to two years financial institution experience.	2 - 3	Basic reading, writing, and math skills.
12803	Senior	Under general supervision, assists the Customer Service Officer to ensure quality service. Independently resolves discrepancies between the customer's records and the financial institutions. Communicates with customers, as needed to resolve complex issues. Three plus years customer service experience and a minimum of two years in a financial institution.	3+	Basic reading, writing, and math skills.

JOB FUNCTION AND JOB CODE(S): CALL CENTER SALES SUPERVISOR - 12815

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for supervising the activities of a team of inbound/outbound sales representatives in a telephone sales environment. Duties may include supervising workflow and quality of sales representatives; working with management to identify opportunities; interface with other departments; communicate company policy, procedures and practices.

QUALIFICATIONS: High School graduate. Requires 3 to 5 years of experience.

JOB FUNCTION AND JOB CODE(S): CALL CENTER SALES MANAGER - 12816, 12817, 12818

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing and overseeing the activities of a sales staff which may be comprised of inbound and outbound representatives. Ensures business goals are met. Duties may include: ensuring sales campaigns are managed properly; coordinating staff, budget, and resources ensuring a quality level of service; ensuring staff properly trained.

At the highest level, defines and plans the achievement of corporate sales goals and objectives across all call centers. Determines and sets strategic planning guidelines and monitors effectiveness of product solicitations within the marketplace to determine ways to maximize returns. Directs and guides Sales Managers toward achievement of territorial sales goals and program effectiveness. Oversees incentive compensation plans to determine sales goals, enhance sales effectiveness, and increase productivity. Establishes reward and recognition programs to enhance performance production. Responsible for the recruitment, development, motivation, and retention of sales force.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12816	Entry	Responsible for managing the activities of a sales staff. Directs supervisory staff as needed, responsible for the fulfillment function. Requires 5 to 7 years of experience, including 1 to 3 years in management.	5 - 7	Bachelor's Degree or equivalent experience.
12817	Intermediate	Responsible for overseeing the activities of a sales staff, typically managing through a staff of Managers and Supervisors. Directs management and supervisory staff toward the achievement of sales goals and program effectiveness. Requires 7-10 years of experience, including 3-5 years in management.	7 - 10	Bachelor's Degree or equivalent experience.
12818	Career	Responsible for overall management of the inbound/outbound sales functions for all the business group's call centers. Requires 10+ years of experience, including 5-7 years managing high-performing sales teams.	10+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): CALL CENTER PLAN & ANALYSIS MANAGER - 12819, 12820

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the forecasting, capacity planning, traffic flow, systems, reporting and analysis for multiple call centers in various locations. Analyzes call center trends to predict long-term and short-term staffing needs. Works with business planning group and creates models. Responsible for ensuring staffing in each location is efficient in order to maintain key operational objectives. Provides comprehensive reporting and analysis including performance metrics, operating systems, customer activity and productivity with trending enabling business decisions and direction. Develops policies and procedures, operating structure and information flow across all call centers. Responsible for developing and maintaining budget and staff levels.

At the highest level, responsible for overseeing the achievement of sales/service goals, while balancing variable expenses, for all call centers within the business line. Directs the forecasting, scheduling, systems, telephony solution implementation, traffic, data management, statistical modeling, service level management, and tracking and analysis functions in support of all call center groups. Responsible for variable labor and telecom expense forecasting as it relates to volume and handles time forecasts. Oversees the design and maintenance of policy and procedures, operation structure, technology enhancements, information flow of multiple centers and groups and staff development. Supports the development of business plans for department operations, including budget preparation, analysis and accountability. Serves in a consultative role to call center operations leadership by assessing and re-designing processes for peak efficiency and effectiveness.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12819	Entry	Span of control includes direct reports at the supervisor/manager level. Requires 5-8 years with 3-5 years in management.	5 - 8	Bachelor's Degree or equivalent experience.
12820	Intermediate	Span of control includes direct reports at a manager level. Requires 8+ years of experience with 5+ years in management.	8+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): ON-LINE CALL CENTER REPRESENTATIVE - 12821, 12822, 12823

PRIMARY DUTIES AND RESPONSIBILITIES: Assists customers with a wide range of inquiries related to online financial products and services. Duties may include: processing on-line transactions; resolving hardware, platform, or software operating systems questions; addressing issues concerning customers configuration of operating system and/or online products; troubleshooting customer issues related to the modem and/or navigational instructions through the internet. May cross-sell products. Works on special projects as assigned.

At the highest level, duties may include: responding to and/or performing extensive research on financial products/services to resolve the company's executive/high net worth customers issues, problems or concerns; processing the most complex transactions on-line; creating/delivering training on policies/procedural changes and new or enhanced services; changing customer profiles; observing representatives work and providing coaching and mentoring.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12821	Entry	Responsible for assisting customers with a wide range of routine inquiries related to online financial products and services.	1 - 2	High school graduate.
12822	Intermediate	Responsible for reviewing the work of and assisting on-line customer service representatives. Duties may include: resolving complex inquiries and complaints on financial products/services from customers/branch employees upon escalation; processing the most complex on-line transactions; creating/delivering training on policies/procedural changes and new or enhanced services; changing customer profiles; observing representatives work and providing coaching and mentoring.	2 - 3	High school graduate.
12823	Senior	Responsible for reviewing the work of and assisting on-line customer service representatives. Acts as a subject matter expert for all product information. Reviews data and reports trends to management.	3+	High school graduate.

JOB FUNCTION AND JOB CODE(S): INBOUND SALES SPECIALIST - 12824

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for handling incoming sales and service calls from customers. Provides customer service with the objective of profiling customers and extending contact to sell new or additional products and/or services. Handles situations which require deviation from standard scripts and screens. Completes necessary system navigation and call tracking. Responsible for developing and maintaining knowledge of a variety of financial products and services. Handles all calls with the intent of providing customer satisfaction and retention.

QUALIFICATIONS: High school graduate. Requires 3-5 years of experience.

JOB FUNCTION AND JOB CODE(S): OUTBOUND SALES SPECIALIST - 12825

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for making outbound calls with the objective of extending contact to sell new or additional products and/or services. Incumbents sell to prospective customers using either pre-established leads or leads sourced by incumbents. Informs customers of company's current promotions and products. Requires extensive knowledge of company, products, and/or services. May require advanced problem solving and/or sophisticated sales techniques. Incumbent may act as a liaison between various departments and customer to reach sales conclusion with the customer. May require licensing.

QUALIFICATIONS: High school graduate. Requires 3-5 years of experience.

JOB FUNCTION AND JOB CODE(S): QUALITY MONITOR - 12826, 12827

PRIMARY DUTIES AND RESPONSIBILITIES: Monitors and evaluates the quality of inbound and/or outbound customer calls. Documents quality issues and performance measures for management review. Provides information and assists in the feedback and formal education process of individuals on the phone.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12826	Intermediate	May act as a subject matter expert.	2 - 3	High school graduate.
12827	Senior	May act as a team leader in overseeing a group of service monitors.	3+	High school graduate.

JOB FUNCTION AND JOB CODE(S): QUALITY MONITOR SUPERVISOR - 12828

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for supervising staff monitoring the quality of inbound and/or outbound customer calls. Duties may include: overseeing programs that provide phone bank representatives with guidance to correct performance; identifying and providing quality issues and performance measures; working with management team to identify problems and improve service levels; communicating company and unit policy, procedures, and practices; making employment decisions and setting performance standards; training and coaching staff; writing and conducting performance evaluations; performing budgetary, product and/or business case analysis; researching/analyzing special projects as assigned.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Requires 3 to 5 years.

JOB FUNCTION AND JOB CODE(S): QUALITY MONITOR MANAGER - 12829

PRIMARY DUTIES AND RESPONSIBILITIES: Develops standards for monitoring the quality of inbound and/or outbound customer calls. Ensures that feedback programs provide phone bank representatives with guidance to correct performance. Identifies and provides quality issues and performance measures for senior management review. Coordinates staff, budget, and resources ensuring a quality level of service and ensuring staff are properly trained.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Requires 3+ years of experience and 1-3 years management experience.

JOB FUNCTION AND JOB CODE(S): SCHEDULING SPECIALIST - 12830

PRIMARY DUTIES AND RESPONSIBILITIES: Monitors daily attendance of employees and makes adjustments to staffing levels and schedules as needed. Creates reports that will be used for capacity planning within the call center. Communicates call volume changes with other sites. Completes projects as requested.

QUALIFICATIONS: High School graduate. Requires 1 to 2 years of experience on customer service floor or related experience.

JOB FUNCTION AND JOB CODE(S): SCHEDULING ANALYST - 12831, 12832

PRIMARY DUTIES AND RESPONSIBILITIES: Monitors call volume of inbound call traffic and distributes calls based on staff availability. Ensures customer service needs are met by coordinating and adjusting call volumes in a timely manner. Creates reports that will be used for capacity planning within a call center/customer service department.

At the highest level, analyzes call center trends, including call volumes, call patterns, staff productivity, attrition rates, and resource allocation. Uses analysis results to forecast call arrival and build staffing and scheduling plans to meet business unit goals and objectives.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12831	Intermediate	Coordinates with other departments when outages occur and calls must be redirected.	2 - 3	High school graduate.
12832	Senior	May provides leadership and supervision for lower level staff.	3+	High school graduate.

JOB FUNCTION AND JOB CODE(S): SCHEDULING SUPERVISOR - 12833

PRIMARY DUTIES AND RESPONSIBILITIES: Provides leadership and supervision for the overall traffic/scheduling function to ensure programs/projects are appropriately staffed. Plans, directs, supervises and evaluates work flow. Coordinates with management to develop staffing schedules supporting operational needs. Forecasts scheduling/headcount/hiring needs. Responsible for the efficiency/quality of monitoring call volumes. Conducts call pattern forecasting activities. Resolves systems problems that may affect departmental standards. Manages call list including verifying tracking processes, contact attempts, etc. Recognizes and recommends operational/scheduling improvements. Monitors performance of staff members.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Requires 3-5 years of experience.

JOB FUNCTION AND JOB CODE(S): SCHEDULING MANAGER - 12834, 12835

PRIMARY DUTIES AND RESPONSIBILITIES: Develops business plan for department operations, including budget development. Develops and monitors the application of scheduling systems, including policy and procedures, operating structure, and information flow. Ensures staffing is efficient in order to maintain operational objectives. Ensures the volume of work produced meets demand with respect to resource and budgeting targets. Analyzes call trends in order to predict long-term and short-term staffing needs. Approves personnel activities concerning hiring, training/development, and evaluation of staff performance.

At the highest level, responsible for the monitoring of call center queues and sales/service levels across multiple call centers in various locations. Manages call volume traffic through various call routing, systems, and other telephony capabilities. Oversees the achievement of maximum efficiency of productivity for all call centers. This includes making decisions impacting the performance across the enterprise. Critical decision making requires balancing disparate objectives that impact the customer, team members and functional teams. Includes developing policies and procedures, operating structure and information flow across all call centers. Responsible for maintaining department budget and staff levels. Span of control typically includes management of exempt level personnel in multiple locations.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12834	Intermediate	Requires 5 - 8 years of experience with 1-2 years in management experience.	5 - 8	Bachelor's Degree or equivalent experience.
12835	Career	Requires 8+ years of experience with 3-5 years in management experience.	8+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): CORRESPONDENCE REPRESENTATIVE - 12836, 12837

PRIMARY DUTIES AND RESPONSIBILITIES: Receives and responds to customer service inquiries. Duties may include: researching and responding to customers inquiries; entering information into computer system; tracking customer issues or concerns; documenting corrective measures taken.

At the highest level, may verify and approve trades and investment transactions; may assist phone bank representatives or lower level correspondence staff with system, policy, and procedural issues.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12836	Entry	Receives and responds to customer service inquiries via mail and fax. Reports trends to management.	1 - 2	High School graduate.
12837	Intermediate	Receives and responds to customer service inquiries via e-mail, mail and fax. May be required to hold series licensing and certification.	2+	High School graduate.

AUDIT / COMPLIANCE / FRAUD / RISK / SECURITY JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **AUDIT ANALYST - 4261, 4262, 4263, 4264**

PRIMARY DUTIES AND RESPONSIBILITIES: Participate in various audit projects; developing and utilizing knowledge of audit methodology and business line products and functions. Develop and maintain key relationships with managers for a specific area within a function through communication of risk exposures noted during audit assignments and following through on commitments to clients. Interview and collect information from management, analyze data, draw conclusions and develop recommendations. Some understanding of risk management principles is required. Ability to lead projects, formulate audit reports and deliver performance feedback to the audit team. Partner with external accounting firms in communicating with management and gathering data to support the external audit. Distinguish key risks from non-key risks for an assigned area.

At the highest level, provides consultative risk management services on high risk, corporate strategic initiatives. Serves as advisor on multiple business line risk management issues and negotiates appropriate corrective action with senior management. Leads special project teams or task forces on corporate initiatives. Extensive knowledge of financial services products, operations, and controls, including automation/system controls. Actively participates in corporate projects and strategic planning assignments. Formulates final conclusions, alternatives and recommendations. Provide support to business units in developing merger and acquisition impact analysis. Proven skills as a risk advisor to senior management. Mature sales, negotiation, and presentation skills.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
4261	Entry	Develop and maintain key relationships with line managers for a specific area within a function. Develop audit test steps from the review of existing process flows and RCMs. Perform follow-up review and develop conclusions on the effectiveness of controls for previously identified risks. PC experience with standard business software. General knowledge of financial services industry.	0 - 2	Bachelor's Degree in related field or equivalent experience.
4262	Intermediate	Lead audit projects, overseeing multiple individuals at the function or service unit level. Create risk control matrix, review work papers for completion, and draw conclusions at function and service unit levels. Develop and maintain key relationships with middle and senior managers for a specific area within a function. Strong knowledge of financial services industry or experience with a specific client area is required. Strong PC experience with standard business software and mainframe computers.	2 - 4	Bachelor's Degree in related field or equivalent experience.
4263	Career	Build and manage relationships with senior management through demonstrating understanding of business line risks and operations, broad knowledge of corporate strategic direction and products, effective communication and meeting customer's needs.	4 - 6	Bachelor's Degree in related field or equivalent experience.
4264	Specialist	Responsible for strategic planning of projects, selecting project members, and assigning work to team. Evaluate issues from multiple perspectives and coordinate related issues among business units and officers. Lead and guide analysts and consultants in data gathering, fact finding and analyses. Typically deal with higher-level executives in larger, more complex and/ or more sensitive projects. Projects are typically on a division level or small to medium corporate level projects.	7+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): AUDIT MANAGER 1 - 4297

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for planning, organizing and controlling audit activities for business lines that are generally standardized and of average complexity, utilizing proven stable technology, are low to moderately supervised by regulators, and are mature with minimal growth expected. Manage audit risk model that is generally 1-3 states with primarily low to moderate risk units. Has minimal involvement with regulators, public accountants and limited role as participant/advisor with internal committees. Requires high to moderate level of supervision.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Eight to ten years related experience.

JOB FUNCTION AND JOB CODE(S): AUDIT MANAGER 2 - 4299

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for planning, organizing and controlling audit activities for business lines that are generally above average in complexity but are standardized and utilizing stable technology with some new applications, receive high to moderate oversight by regulators and are basically mature with moderate growth expected. Manage audit risk model that is generally regional in nature with primarily moderate risk units. Requires low to moderate level of supervision.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Ten plus years related experience.

JOB FUNCTION AND JOB CODE(S): SECURITY MANAGER - 6688

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes, directs and controls the activities and staff involved in developing and administering the institution security policies, procedures and programs. Provides security controls of institution facilities, equipment and materials. Recommends procedures and systems for visitor control identification, security clearance administration and the safeguard of institution facilities, equipment, and material and employee property. Provides security control through direction of a guard force or through retention of contract services. Investigates security and related problems and material liaison with appropriate law enforcement agencies. May work with governmental agencies to establish procedures ensuring compliance with government security clearance requirements.

QUALIFICATIONS: Requires a well-rounded knowledge of industrial security practices and government security requirements as would be obtained through four or more years of related experience including the direction of others.

JOB FUNCTION AND JOB CODE(S): FRAUD DETECTION SPECIALIST - 6711, 6712, 6713

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
6711	Entry	Under close supervision, is responsible for monitoring and reviewing daily customer activity reports. Reviews more complex/unique situations with senior staff.	0 - 2	High school diploma or equivalent experience.
6712	Intermediate	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.	2 - 4	High school diploma or equivalent experience.
6713	Senior	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.	4+	High school diploma or equivalent experience.

JOB FUNCTION AND JOB CODE(S): FRAUD PREVENTION SPECIALIST - 6721, 6722, 6723

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
6721	Entry	Under close supervision, responsible for researching and analyzing routine issues related to customer accounts.	0 - 2	High school diploma or equivalent experience.
6722	Intermediate	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.	2 - 4	High school diploma or equivalent experience.
6723	Senior	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.	4+	High school diploma or equivalent experience.

JOB FUNCTION AND JOB CODE(S): OPERATIONAL RISK CONSULTANT - 12723, 12724, 12725

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for identifying operational risk, implementing measures to prevent, mitigate or eliminate risk and monitor outcomes/risk levels in support of the operational risk management programs of the Company. Provides management consultation, analyzing control procedures, losses and risk exposure, recommending problem resolution and initiating other risk prevention projects as requested by management.

At the highest level, duties include identification of risks to which the Company is exposed, implementation of measures to prevent, eliminate or mitigate losses, monitoring of policy/program outcomes and risk levels for a supported line of business or functional area, and for reviewing new industry regulations to ensure Company compliance.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12723	Entry	May also be responsible for more complex reporting and analysis, including root cause analysis and ad-hoc reporting using databases to extract and provide the reports.	2 - 5	Bachelor's Degree in related field or equivalent experience.
12724	Intermediate	May act as a liaison between project management/re-engineering and department managers to establish and reinforce operational procedures with appropriate internal controls. May work with operational risk managers to formulate the Company's operational risk policies and programs and assist various lines of business with the risk certification process. Team members in this job have well developed risk analysis skills and are fully knowledgeable of the Company's policies, procedures and standards and capable of providing complex analysis with little direction.	5 - 7	Bachelor's Degree in related field or equivalent experience.
12725	Career	Responsible for the most complex activity in support of the operational risk management programs of the Company. Partners with operational risk managers to formulate the Company's operational risk policies and programs, and oversees rollout of those policies/programs to the supported lines of business and/or functional areas. Team members in this job are considered Company experts in risk analysis and are fully knowledgeable of and help develop the Company's policies, procedures and standards. Provides guidance, work direction & Training to lower level consultants and analysts.	7+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): OPERATIONAL RISK MANAGER 1 - 12727

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for management of operational risk within an assigned business unit or functional area, including the identification, formulation and implementation of operational risk policies and procedures to the supported lines of business and/or functional areas. Also responsible for, directly or through staff, the identification of risks and Company exposure, implementation of measures to reduce or eliminate losses and monitoring of policy/program outcomes and the risk levels within the assigned line of business or functional area. Directs a small team of operational risk staff in the design of risk analysis programs, testing of control programs and development and maintenance of policies and procedures. Accountable of all aspects of operational risk exposure for a business line of moderate size and complexity.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Requires 7+ years risk or operations Management experience.

JOB FUNCTION AND JOB CODE(S): OPERATIONAL RISK MANAGER 2 - 12728

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for maintaining balance between increased operational efficiency and appropriate risk mitigation and controls. Works with other senior risk managers and senior business management to formulate the Company's operational risk policies and programs, and oversees rollout of those policies/programs to the supported lines of business and/or functional areas. Also responsible for, directly or through staff, the identification of risks and Company exposure, implementation of measures to reduce or eliminates losses, monitoring of policy/program outcomes and the risk levels within the assigned line of business or functional area, and facilitation of the operational risk certification process within the assigned area. Represents assigned area on all risk management matters requiring review and approval by senior management. Directs a team of operational risk staff in the analysis, development and implementation of the Company's operational risk management policies/program. Accountable of all aspects of operational risk exposure for business unit or functional area moderate to high size and complexity.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Requires 10+ years risk or operations Management experience.

JOB FUNCTION AND JOB CODE(S): COMPLIANCE SPECIALIST - 12742, 12743, 12744

PRIMARY DUTIES AND RESPONSIBILITIES: Performs reviews of corporate policies, procedures, controls, and performance to ensure compliance with corporate policy and external regulations for assigned area. Report results to management and recommend corrective action; conduct follow-up. Monitor and update action plans; follow up with responsible parties to ensure tasks are completed when due. Generate reports and spreadsheets as needed for federal regulators from area information per required schedule. Provide scheduling, tracking, reporting and/or database support to programs. Maintain quality customer service and relationships with internal and/or external clients and contacts. Remain current with regulatory environment and existing regulations; assess potential impact of potential regulatory changes and provide commentary as appropriate.

At the highest level, develops and implements compliance monitoring/ control program for assigned areas of the organization; includes tracking procedures, systems, training, documentation, and self-assessment. Represents business unit on task forces, at meetings and through participation in special projects. May be responsible for compliance activities in a broader, more complex area, or for multiple areas. Demonstrated knowledge of pertinent laws and regulations.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12742	Entry	Directly administer/perform assigned compliance program activities. Assist with product development as required. May assist with compliance examination preparation. Provide administrative support as necessary; maintain files and documentation.	0 - 2	Bachelor's Degree or equivalent experience.
12743	Intermediate	Participate in projects to correct deficiencies. Work with regional/ business unit to assess compliance, and to identify, resolve, and prevent issues. Liaison with the corporate audit division and external agencies as needed to resolve issues. May perform compliance reviews relative to external contract compliance and/or internal controls. Experience with direct regulatory or paralegal experience is required.	2 - 4	Bachelor's Degree or equivalent experience.
12744	Career	Provide regulatory interpretations and guidance to assigned area; resolve compliance issues. Work with internal and external auditors to facilitate compliance; follow up and resolve concerns. Three to five years related work experience in a financial services organization required.	4+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMPLIANCE CONSULTANT - 12745, 12746, 12747, 12748

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12745	Entry	Assist in the revision or development of forms and products/services by various divisions to ensure compliance with applicable regulations. Provide technical assistance & 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. Two to four years of experience in area of expertise is required. Thorough knowledge of laws and/ or regulations in area of compliance.	2 - 4	Bachelor's Degree or equivalent experience.
12746	Intermediate	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.	5 - 7	Bachelor's Degree or equivalent experience.
12747	Career	As an individual contributor, responsible for the implementation and monitoring of a compliance program. Provides compliance risk expertise for projects and initiatives with high risk. Works with complex business unit(s) to resolve issues and implement resulting action plans to address deficiencies.	8 - 10	Bachelor's Degree or equivalent experience.
12748	Specialist	As an individual contributor, responsible for the design, implementation and monitoring of a compliance program. Provides compliance risk expertise for the most complex projects and initiatives with high risk. Identifies and evaluates issues resulting from internal and/or external compliance examinations. Works with the most complex business unit(s) to identify and resolve issues and implement resulting action plans to address deficiencies.	10+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMPLIANCE MANAGER - 12754, 12755, 12756, 12757

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12754	Entry	Responsible for developing, implementing and overseeing a compliance program for business unit with low-to-moderate compliance risk, and managing the daily operations of a small compliance unit (2-3 employees).	1 - 3	Bachelor's Degree or equivalent experience.
12755	Intermediate	Responsible for developing, implementing and overseeing a compliance program for a business unit with moderate compliance risk, and managing the daily operations of a compliance unit.	3 - 5	Bachelor's Degree or equivalent experience.
12756	Career	Responsible for developing, implementing and overseeing a compliance program for a large, complex business unit with high compliance risk, and managing the daily operations of a compliance unit.	5 - 7	Bachelor's Degree or equivalent experience.
12757	Specialist	Responsible for developing, implementing and overseeing a compliance program for the largest, most complex businesses, or corporate compliance program. Typically is a single incumbent per business unit.	8+	Bachelor's Degree or equivalent experience.

COMMUNITY BANKING JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): HEAD/LEAD TELLER - 12009

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision performs a wide variety of complex duties related to the handling of customer transactions such as receiving and disbursing funds, posting deposit and withdrawal transactions, consolidating and preparing balances and the like. Provides work leadership to lower level Tellers through assignments of work, scheduling, coordination of efforts, providing technical guidance and review of assignments progress. Supervises and coordinates the activities of Tellers engaged in receiving and paying out money and keeping records and such transactions. Assigns work duties and schedules to ensure effective Teller utilization and efficient direction of Teller operations. May perform routine Teller duties on a relief or overload basis. Trains new employees in proper procedures and answers difficult operational questions from lower level Tellers. Opens and closes window posting machines. Responsible for daily balancing of Branch transactions. May examine Teller reports and work for accuracy. Consolidates and balances a variety of periodic required reports and summaries. Traces and reconciles errors. Handles and adjusts complex customer complaints, transactions and errors.

QUALIFICATIONS: High school diploma/GED or equivalent experience. Minimum of two years of Teller experience. Highest level of Teller.

JOB FUNCTION AND JOB CODE(S): BRANCH TELLER - 12041, 12042, 12043

PRIMARY DUTIES AND RESPONSIBILITIES: Performs customer transactions such as receiving and disbursing funds, posting deposit and withdrawal transactions, preparing balances, opens new accounts and transfers existing accounts. Maintains records of various transactions. Responsible for daily balancing of cash drawer. Cross-sells all services to new and existing customers by assessing customer needs and investigating which financial services can best satisfy those needs. May prepare and issue certified checks, money orders, travelers checks and the like. Answers customer inquiries and handles arrangements for automatic withdrawals, monthly interest checks, transfers between accounts, free checking accounts and the like. Conducts credit card transactions. May control safe deposit box access. May operate a variety of office equipment, such as automatic posting equipment, teller terminal, 10-key adder, calculator, checkwriter, postage machine, typewriter and photo check machine. Ability to communicate effectively with customers is required.

At the highest level, may train lower level Customer Service Representatives in regards to the Institutions products and services; provides assistance to lower level Customer Service Representatives when required.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12041	Entry	Under close supervision, performs assigned duties related to customer transactions, where procedures are explicitly delineated and adherence to established practices is mandatory. Some general financial Institution background and knowledge of the Institutions products and services is desirable.	0 - 1	Basic reading, writing and math skills.
12042	Intermediate	Under limited supervision, performs assigned duties related to customer transactions, where procedures are well delineated and variation of details is limited. A working knowledge of most products and services is required.	1 - 2	Basic reading, writing and math skills.
12043	Senior	Under general supervision, performs assigned duties related to customer transactions. Answers complex inquires, and prepares correspondence on complex matters related to new accounts. A broad knowledge of all products and services is required.	3+	Basic reading, writing and math skills.

JOB FUNCTION AND JOB CODE(S): PERSONAL BANKER - 12051

PRIMARY DUTIES AND RESPONSIBILITIES: Identifies and analyzes targeted client group for RETAIL banking. Performs all required tasks for developing, servicing, and expanding targeted client base. Calls on existing and prospective customers to expand relationships and to develop new business through outside calls, direct mail and telemarketing activities. Performs all tasks to respond to clients personal credit needs, realized through interviews and financial status analysis. Provides relationship banking to targeted clients by providing full range of financial services. Maintains frequent customer contact to expand and retain customers. Refers clients to specialty departments as required.

QUALIFICATIONS: Thorough knowledge of credit analysis and business development skills required. Requires a minimum of two years related experience. A typical incumbent will possess 3- 5 years directly related experience.

JOB FUNCTION AND JOB CODE(S): PRIVATE BANKING RELATIONSHIP OFFICER 1 - 12054

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. One to two years of experience in banking or sales related field.

JOB FUNCTION AND JOB CODE(S): PRIVATE BANKER - 12055

PRIMARY DUTIES AND RESPONSIBILITIES: Identifies and analyzes targeted client group of very high-worth accounts and trusts in commercial/corporate banking. Performs all required tasks for developing, servicing, and expanding targeted client base. Calls on existing and prospective customers to expand relationships and to develop new business through outside calls, direct mail and telemarketing activities. Performs all tasks to respond to clients' personal credit needs, realized through interviews and financial status analysis. Provides relationship banking to targeted clients by providing full range of financial services. Maintains frequent customer contact to expand and retain customers. Refers clients to specialty departments as required.

QUALIFICATIONS: Knowledge of credit structuring and good customer service skills required. Requires a minimum of three years of related experience. A typical incumbent will possess 3-5 years of related experience.

JOB FUNCTION AND JOB CODE(S): PRIVATE BANKING RELATIONSHIP MANAGER - 12057

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Five years of prior experience in private banking or business development. Six to ten years related experience.

JOB FUNCTION AND JOB CODE(S): RETAIL BRANCH BANKING EXECUTIVE - 12059

PRIMARY DUTIES AND RESPONSIBILITIES: Assumes the responsibility for the overall development and coordination of all retail banking activities, including office management, retail marketing, retail lending, and retail investments. Provides leadership and support to office managers and retail lending officers. Develops and coordinates the implementation of overall objectives for Retail Banking to realize desired deposit and lending goals. Assists retail managers with the development and adherence to operating budgets. Assumes responsibility for the Retail Banking budget as a whole.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Five years of prior experience in private banking or business development. Six to ten years related experience.

JOB FUNCTION AND JOB CODE(S): BUSINESS DEVELOPMENT OFFICER - 12063, 12064

PRIMARY DUTIES AND RESPONSIBILITIES: 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. 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.

At the highest level, works with management to plan business development opportunities. Makes referrals to other departments as they arise.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12063	Entry	Manages basic to moderately complex higher balance accounts with little or no supervision. Three to five years related experience as a Financial Services Officer with demonstrated skills in building banking relationships.	3 - 5	Associate degree or equivalent experience.
12064	Intermediate	Builds and maintains a portfolio of high profile customers up to and including the most complex accounts. Five plus years of experience as a business development officer with three to five years of experience as a Financial Service Officer with demonstrated skills in building banking relationships.	5+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): ADMINISTRATIVE SAVINGS OFFICER - 12091

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision, assists in directing the savings function and serves as administrator for specialized savings products. Serves as the administrative specialist for savings related products. Analyzes saving products needs for purposes of recommending priority actions. Administers the Retirement Plan and other specialized programs. Insures programs meet regulatory requirements. Assists in daily monitoring of savings activity reports and recommends policy and procedure updates to satisfy compliance requirements. Prepares and analyzes statistical reports related to savings activities on a regular basis. Evaluates training needs for specialized savings products and coordinates and delivers that training.

QUALIFICATIONS: Requires a minimum of five to seven years of directly related experience. The typical incumbent will possess seven or more years of directly related experience.

JOB FUNCTION AND JOB CODE(S): COMMUNITY REINVESTMENT ACT (CRA) OFFICER - 12211, 12212

PRIMARY DUTIES AND RESPONSIBILITIES: Liaison between institution management, community leaders and regulators for all aspects of the Community Reinvestment Act and the Home Mortgage Disclosure Act. Develops strategic plans to include tactics and activities required to elevate or maintain the institution at a satisfactory level of CRA compliance and recommends a self- assessment process. Identifies community and internal contacts to be involved. Develops program on how to gather credit needs information.

At the highest level, establishes a series of community forums in which institution management invites public input on how to improve service to the community.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12211	Entry	Under limited supervision, supports the region with community credit needs assessment and community outreach. Assists in conducting and coordinating community outreach and marketing calls. Good communications skills required.	2 - 3	Thorough knowledge of the CRA, institutions products, services, current legislation.
12212	Intermediate	Under general supervision, supports the region with community credit needs assessment and community outreach. Conducts and coordinates community outreach and marketing calls. Requires a minimum of three years of related experience. Good communications skills required.	3+	Thorough knowledge of the CRA, institutions products, services, current legislation.

JOB FUNCTION AND JOB CODE(S): COMMUNITY REINVESTMENT ACT (CRA) MANAGER - 12218

PRIMARY DUTIES AND RESPONSIBILITIES: Manages the Community Reinvestment Act (CRA) activities of the institution. Promotes and supports a comprehensive process to ensure non-discriminatory practices, manages programs to identify and meet community credit needs. Makes recommendations to address the banking needs of those areas with low to moderate income. Develops recommendations to improve institution performance and to avoid occurrence of discriminatory or illegal credit practices. Reviews comments and complaints for any indication of problems that could lead to protests or examiner criticism. Maintains files of public comments. Invites community organization to discuss problems and potential solutions.

QUALIFICATIONS: Requires thorough knowledge of current legislation and regulations. Good managerial, analytical, and interpersonal and communication skills required.

JOB FUNCTION AND JOB CODE(S): BANKING SERVICES REPRESENTATIVE - 12311, 12312

PRIMARY DUTIES AND RESPONSIBILITIES: Performs the new accounts function and demonstrates excellent sales and customer service abilities. Maintains a portfolio of customers for retention and new business development. Follows up through phone or written correspondence to all new relationships. Has working knowledge of the financial institutions products and their benefits and features. Working knowledge of compliance regulations that relate to Retail operations and New Accounts. Initiates sales and service calls to existing customers and new prospects. Ability to communicate effectively with customers. A broad knowledge of institution's products and services is required, as well as ability to use standard office equipment.

At the highest level, converts customer inquiries into sales opportunities, follows up on maturing products, customer's changes, and new product promotions. Has the ability to optimize the effectiveness of product presentations, account openings and potential cross sell opportunities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12311	Entry	Under limited supervision, performs the new accounts function and demonstrates excellent sales and customer service abilities. Assists associates in providing information to fill customers need and coordinates with and refers business to other departments.	2 - 3	Ability to balance and make mathematical computations.
12312	Intermediate	Under general supervision, performs the new accounts function and demonstrates excellent sales and customer service abilities. Stays informed of the competition's products to effectively answer customer inquiries.	3+	Ability to balance and make mathematical computations.

JOB FUNCTION AND JOB CODE(S): ASSISTANT BRANCH MANAGER - 12448

PRIMARY DUTIES AND RESPONSIBILITIES: Assists 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 his/her absence. Guides and directs teller operations and new accounts personnel. Responsible for implementing Institution policies and procedures in relation to teller and new accounts operations. Supervises balancing and summarizing daily business and cash. Trains and develops tellers and new accounts personnel to maintain proper customer relations. Responsible for teller maintenance of required cash limitation. Responsible for monthly audit of travelers check and money orders and bond if appropriate. Coordinates savings development programs and public relations activities. Supervises all record keeping aspects of the new accounts functions. 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 Manager.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): BRANCH MANAGER - LENDING - 12451, 12452, 12453, 12454

PRIMARY DUTIES AND RESPONSIBILITIES: Supervises a staff that may include tellers, counselors, loan officers, loan processing personnel, plus other staff as required. Administers operation of a Full Service branch. Determines and recommends branch goals, personnel requirements, work distribution and equipment needs. Evaluates performance of branch personnel and submits recommendations for promotion, classification, salary changes, etc. Analyzes branch customer service, training and development of branch personnel, work schedules to effect maximum performance. Maintain relations with community. Knowledge of the technical field and institutions goals of financial institutions with emphasis on savings. Knowledge of institutions goals, including familiarity with procedures, policies and directives of the institution. Ability to communicate clearly. Ability to plan, organize, delegate and control operations. Knowledge of procedures for establishing, maintaining and terminating all types of financial institution services.

At the highest level, develops and sells institution saving/checking accounts and other services. May be responsible for branch security and/or facilities. Assists other departments as required and performs other related duties.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12451	Entry	Responsible for managing the full service operations and ensuring excellent customer service is provided in a Full Service Branch of a smaller/least complex magnitude. Minimum of three years of supervisory experience required.	3 - 4	Knowledge of business administration, comparable to college education or equivalent experience.
12452	Intermediate	Responsible for managing the full service operations and ensuring excellent customer service is provided in a Full Service Branch of a medium/moderately complex magnitude. Minimum of four years of supervisory/management experience required.	4 - 6	Knowledge of business administration, comparable to college education or equivalent experience.
12453	Career	Responsible for managing the full service operations and ensuring excellent customer service is provided in a Full Service Branch of a large/more complex magnitude. Minimum of six years of supervisory/management experience required.	6 - 8	Knowledge of business administration, comparable to college education or equivalent experience.
12454	Specialist	Responsible for managing the full service operations and ensuring excellent customer service is provided in a Full Service Branch of a largest/most complex magnitude. Minimum of eight years of supervisory/management experience required.	8+	Knowledge of business administration, comparable to college education or equivalent experience.

JOB FUNCTION AND JOB CODE(S): BRANCH MANAGER - NON-LENDING - 12461, 12462, 12463, 12464

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the administration and efficient operation of the branch in accordance with approved institution objectives and guidelines, with emphasis on asset growth and development of employees into a professional staff. Sells all institution services and strives for excellence in customer service. Responsible for coordinating and implementing branch operational procedures. Recommends, coordinates, and/or appraises the selection, placement, performance, promotion and termination of branch personnel. Responsible for developing budget reports for branch and submitting normal branch expenses for approval. Reviews operational techniques and recommends revisions of guidelines. Responsible for maintenance of branch office facilities. Reviews branch audit reports to ensure operational efficiency and quality control. Responsible for all aspects of branch security in accordance with institution security policy. Conducts staff meetings to ensure effective exchange of information. Responsible for preparation of reports.

At the highest level, responsible for community relations in branch market area. Develops other branch supervisory personnel through the delegation of specific responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12461	Entry	Responsible for the administration and efficient operation of the branch with a small/less complex magnitude in accordance with approved institution objectives and guidelines. Minimum of three years supervisory/management experience in the financial institutions.	3 - 4	Associate degree in Business Administration or equivalent.
12462	Intermediate	Responsible for the administration and successful, efficient operation of the branch with medium/moderate complex magnitude in accordance with guidelines. Four years supervisory/management experience in the financial institution industry.	4 - 6	Associate degree in Business Administration or equivalent.
12463	Career	Responsible for the administration and efficient operation of a branch with a large/more complex magnitude, in accordance with approved institution objectives and guidelines. Six years supervisory/management experience in the financial institution industry.	6 - 8	Associate degree in Business Administration or equivalent.
12464	Specialist	Responsible for the administration and efficient operation of a branch with the largest/most complex magnitude, in accordance with approved institution objectives and guidelines Eight or more year's supervisory/management experience in the financial institution industry.	8+	Associate degree in Business Administration or equivalent.

OPERATIONS JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **OPERATIONS CLERK - 14021, 14022, 14023**

PRIMARY DUTIES AND RESPONSIBILITIES: Performs general clerical operations tasks. Duties may include: receiving, logging, batching and/or distributing work; filing, photocopying, faxing, taking phone messages, preparing and distributing incoming and/or outgoing mail or boxes; verifying or matching data on documents and/or items; performing various data entry tasks; compiling simple data; calculating or balancing routine accounting entries; processing documents and/or items; researching and clearing suspense items; researching and processing adjustments to accounts on various systems; researching straightforward customer issues; collecting data on logs and reports; sorting, matching, ordering and/or reconciling items.

At the highest level, duties may include: originating source documents/data adhering to a range of regulations and choosing from a variety of options; processing payments, tickets, online entries, documents or items requiring a high degree of accuracy and control; resolving balancing discrepancies; researching and resolving moderately complex problems using various resources; reviewing and processing unique rejects or exceptions.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
14021	Entry	Performs general clerical operations tasks that are routine and/or repetitive in nature. Works under close supervision following established procedures.	0 - 2	High School diploma.
14022	Intermediate	Performs fairly routine general clerical tasks that require basic research or problem solving skills. Works under direct supervision following established procedures.	1 - 2	High School diploma.
14023	Senior	Resolves moderately complex operational or customer issues by determining and taking appropriate action. Performs high volume, time-sensitive tasks requiring intermediate research and problem solving skills. Works under general supervision, exercising limited judgment within guidelines.	2+	High School diploma.

JOB FUNCTION AND JOB CODE(S): **OPERATIONS PROCESSOR - 14031, 14032, 14033**

PRIMARY DUTIES AND RESPONSIBILITIES: Performs a variety of operational tasks for a process or function. Takes accountability for entire process from receipt of work to resolution and closure. Tasks require coordination of information among various operational areas and customers. Uses multiple online systems. Duties may include: receiving and reviewing incoming work, contacting appropriate resources as needed; entering transactions into CRT/PC, verifying accuracy; balancing general ledger accounts; resolving customer issues using multiple resources and records; preparing, editing, distributing, and/or correcting specialized and/or documents.

At the highest level, considered a subject matter expert on operational issues related to process or function. Acts as escalation point for less senior processors for complex issues or transactions, providing training as needed.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
14031	Entry	Performs a variety of operational tasks for a moderately complex process or function. Works under limited supervision following established procedures.	2 - 3	High School diploma.
14032	Intermediate	Performs a variety of operational tasks for a moderately complex-to-complex process or functions. Works under general supervision following established procedures. Exercises some judgment within guidelines.	3 - 5	High School diploma.
14033	Senior	Performs a variety of operational tasks for the most complex processes or functions. Works under general supervision following established procedures. Exercises some judgment within guidelines.	5+	High School diploma.

JOB FUNCTION AND JOB CODE(S): OPERATIONS ANALYST - 14041, 14042, 14043, 14044

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for researching, compiling, analyzing and reporting various operational data from multiple sources, including unit production, productivity and/or quality statistics. Using database queries and spreadsheets, provides periodic reports to management with formatting or report design recommendations. Coordinates, monitors and executes daily production of reports used in the work unit. May identify, develop and implement policies, procedures & Training materials to assure compliance with government regulations and to maximize efficiency and customer service.

At the highest level, creates and maintains databases using data from multiple sources and management reports, interpreting data and identifying trends for managers. Works with managers to apply data to business goals and analytical requirements, which may include capacity planning, volume forecasting and unit costing. Duties may also include managing vendor relationships, defining user requirements and performing user acceptance testing. Applies complex statistical data to business strategies and presents recommendations to senior management in a meaningful format. May manage complex production efforts and large projects requiring the coordination of resources, budgets and deadlines.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
14041	Entry	Researches, compiles and reports work unit and individual volume, productivity, quality and other statistics. Receives detailed instruction on work from supervisor. May perform routine systems-related tasks (passwords, user access, etc.) and work with technical group to resolve simple problems. May reconcile assigned general ledger accounts.	1 - 2	Bachelor's Degree in related field.
14042	Intermediate	Under limited supervision, creates and maintains databases, developing and performing queries both independently and at direction of management. May also define user requirements, perform user acceptance testing and/or troubleshoot systems-related operational issues. May assist ongoing production and workflow improvement efforts; manage small projects and/or small segments of larger projects.	2 - 3	Bachelor's Degree in related field.
14043	Career	Analyzes business issues and makes recommendations to maximize operational efficiency, quality and compliance. Works under general supervision to analyze and solve complex operational, systems-related and/or customer issues. May manage small projects requiring some coordination, and/or contribute to task forces or project teams.	3 - 5	Bachelor's Degree in related field. One to three years direct experience with a Master's Degree.
14044	Specialist	Working independently with considerable latitude, compiles, analyzes and interprets data to make strategic and tactical recommendations to business managers. Using statistical analysis solves complex operational, systems-related and/or customer issues with possible financial risk. May partner with technology group to define business requirements, perform user acceptance testing and implement complex changes. Facilitates communication to resolve problems and advance strategies.	6+	Bachelor's Degree in related field. Four to seven years direct experience with a Master's Degree.

JOB FUNCTION AND JOB CODE(S): OPERATIONS MANAGER - 14107, 14108, 14109, 14110

PRIMARY DUTIES AND RESPONSIBILITIES: Manages day-to-day operations for an operational unit and/or staff. Provides training, performance evaluation and coaching. Reviews, recommends and implements units' operational systems and processes to maximize efficiency of operations. Has accountability for units' financial and operational performance.

At the highest level, develops and implements strategies for own segment. May be known as an in-house authority for technical, operational and/or processing functions that impact other groups, areas or activities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
14107	Entry	Under management guidance, supervises nonexempt staff to ensure effective delivery of services. One to two years supervisory experience or three to five years direct experience.	1 - 2	High school diploma.
14108	Intermediate	Manages, directly and through subordinates, operational activities for a large single functional unit or multiple sections. Directs nonexempt staff or a small entry-level exempt staff. Works independently on moderately complex issues and projects. Three to five years of experience without degree.	2 - 3	Bachelor's Degree in related field.
14109	Career	Manages small to medium units of nonexempt and/or exempt staff, typically through other managers or supervisors. Works independently with considerable latitude, managing various production initiatives and projects requiring coordination of resources, budgets and deadlines.	3 - 5	Bachelor's Degree in related field.
14110	Specialist	Manages a medium to large operation with multiple units and/or multiple sites, taking a leadership role in the group, area or function. Typically manages subordinate managers or professional teams. Develops and implements shorter-term strategies with low-to-moderate financial risk and that could impact functions or activities outside the group. May provide input to the development and implementation of longer-term strategies specific to own units.	5 - 8	Bachelor's Degree in related field.

MID MARKET BANKING JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **TREASURY MANAGEMENT SALES REPRESENTATIVE - 12183, 12184, 12185**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for developing and maintaining Cash Management business for an assigned customer base/territory. Responsible for meeting annual revenue goals and sales activity targets; monitoring regular calling programs; developing sales plans for each customer account; and analyzing customer needs.

At the highest level, has responsibility for the retention and development of Cash Management business for an assigned geographic area, market segment or series of product lines. Responsibilities include: developing sales plans and calling strategies for assigned customer base; conducting/participating in sales presentations and customer service conferences; providing or assisting in the post-sales customer service support.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12183	Entry	Responsible for developing and maintaining Cash Management business for an assigned customer base/territory. Works under the direction of more senior representatives.	1 - 3	Bachelor's Degree or equivalent experience.
12184	Intermediate	Has responsibility for developing and maintaining Cash Management business for an assigned customer base. May work under the direction of more senior representatives.	3 - 5	Bachelor's Degree or equivalent experience.
12185	Career	Has responsibility for the retention and development of Cash Management business for an assigned geographic area, market segment or series of product lines. May also be responsible for the training of less experienced Sales Reps.	5+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): **TREASURY MANAGEMENT SENIOR SALES REPRESENTATIVE - 12186, 12187**

PRIMARY DUTIES AND RESPONSIBILITIES: Has responsibility for the retention and development of Cash Management business for an assigned geographic area, market segment or series of product lines. Responsibilities include: meeting annual revenue goals, expense guidelines and sales activity targets; developing sales plans and calling strategies for assigned customer base; conducting/participating in sales presentations and customer service conferences; providing or assisting in the post-sales customer service support. May also be responsible for the training of less experienced Sales Reps or act in a team lead capacity.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12186	Intermediate	Has responsibility for the retention and development of Cash Management business for an assigned geographic area, market segment or series of product lines.	5 - 8	Bachelor's Degree or equivalent experience.
12187	Career	Has responsibility for the retention and development of the most complex Large Corporate Cash Management business for an assigned geographic area, market segment or series of product lines.	8+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): **TREASURY MANAGEMENT SALES MANAGER - 12188**

PRIMARY DUTIES AND RESPONSIBILITIES: Has responsibility for maintaining and developing Cash Management business for a major geographic area(s), Industry segment(s), or product line(s). Manages sales efforts for a team of sales professionals. Responsibilities include: developing business strategies and sales objectives to support them; managing recruitment, training and motivation of sales teams; working as part of senior management team for Cash Management business, ensuring that sales effort is integrated with product development and customer services requirements. 10+ years of experience.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Requires 8- 10 years of experience.



JOB FUNCTION AND JOB CODE(S): TREASURY MANAGEMENT REGIONAL SALES MANAGER - 12189

PRIMARY DUTIES AND RESPONSIBILITIES: Has responsibility for maintaining and developing Cash Management business for a major geographic area(s), Industry segment(s), or product line(s). Manages sales efforts of teams of sales professionals or a larger number of individual sales professionals. Responsibilities include: developing business strategies and sales objectives to support them; managing recruitment, training and motivation of sales teams; working as part of senior management team for Cash Management business, ensuring that sales effort is integrated with product development and customer services requirements.

QUALIFICATIONS: Bachelor’s Degree or equivalent experience. Requires 8-10 years of experience.

JOB FUNCTION AND JOB CODE(S): TREASURY MANAGEMENT NATIONAL SALES MANAGER - 12190

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for maintaining and developing Treasury Management business for markets that are national in scope. Manages sales efforts of teams of sales professionals. Duties include: developing business strategies and sales objectives; providing oversight on recruitment, training and motivation of sales teams; working as part of the senior management team for Treasury Management sales; ensuring sales efforts are integrated with product development and customer service requirements.

QUALIFICATIONS: Bachelor’s Degree or equivalent experience. Requires 10+ years of experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL RELATIONSHIP ASSOCIATE - 12220, 12221

PRIMARY DUTIES AND RESPONSIBILITIES: On an independent basis, proactively handles complex customer issues and problems, monitors overdrafts by contacting customer for resolution as needed; evaluates profitability and risk of designated portfolio; provides alternative pricing structure; produces appropriate loan reports and complete packages, checklists and forms related to initiation of documentation process; ensures customer is established on the profit monitoring system; checklists and forms related to initiation of documentation process; ensures customer is established on the profit monitoring system; maintains credit tickler and default reports; and coordinates activities and solves problems with various operations center; internal bank departments and outside vendors (i.e., attorney, appraisers, etc.).

At the highest level, identifies prospective opportunities to cross-sell non-credit products to new or existing customers. May act as a team lead and be responsible for the training of less experienced Relationship Associates and Assistants.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12220	Entry	Works closely with relationship managers in managing a portfolio of commercial middle market accounts.	1 - 2	Bachelor’s Degree in related field or equivalent experience.
12221	Intermediate	May manage a small portfolio of non-borrowing customers and/or work closely with relationship managers in managing a portfolio of commercial middle market accounts.	2+	Bachelor’s Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL RELATIONSHIP MANAGER - 12223, 12224, 12225, 12226

PRIMARY DUTIES AND RESPONSIBILITIES: Duties include: representing the bank in developing and maintaining client relationships with clients and generating revenues; actively participating with the completion of transactions for clients; originating, structuring, and executing transactions related to investment banking, traditional commercial lending, treasury management and/or other credit related products.

At the highest level, may act as a team leader in overseeing a group of middle market relationship managers.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12223	Entry	Focus on structuring and executing transactions in supporting more senior staff with financial/credit analysis. Develops and maintains client relationships with smaller clients and/or treasury management clients. Participates with more senior staff in the completion of transactions for the most important clients; handling all client meetings except those involving negotiation on pricing or structure of a financing.	2 - 4	Bachelor's Degree in related field or equivalent experience.
12224	Intermediate	Focused on middle market commercial banking relationship management. Develops and maintains client relationships with less critical/complex clients. Participates with the most senior relationship manager in the completion of major transactions for the most critical/complex clients.	4 - 6	Bachelor's Degree in related field or equivalent experience.
12225	Career	Focused on middle market commercial banking relationship management. Duties are similar to the Level 4 Relationship Manager; however, they are not typically assigned as the lead person to the bank's most important and complex relationships.	6 - 8	Bachelor's Degree in related field or equivalent experience.
12226	Specialist	Most senior level position focused on middle market commercial banking relationship management. Develops and maintains client relationships with the most important/key clients. Actively participates in the completion of major transactions with the top management officer of the bank; originating, structuring and executing the largest most complex transactions.	8+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL RELATIONSHIP MANAGEMENT MANAGER - 12231, 12232, 12233, 12234

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing a team of commercial middle market relationship managers and/or for managing a specific product or process (e.g. credit) within the Regional Commercial Banking Office. Duties include: working with senior management developing annual business plans and directing the group in execution of these plans; actively participating in the completion of transactions; coordinating credit review and loan workout functions; managing commercial middle market relationship managers who manage credit based loan products, traditional banking services such as cash management and/or custodial/transfer agent services.

At the highest level, may direct the business of originating credit related products, treasury management products, and investment banking/capital markets products. Typically in the delivery of these products a bank participates as a principal and assumes the risk of its own capital.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12231	Entry	Responsible for managing a team of commercial middle market relationship managers and/or for managing a specific product or process (e.g. credit) within the Regional Commercial Banking Office. Functions as Risk Control officer for RCBO and coordinates with Risk Asset Review.	2 - 4	Bachelor's Degree in related field or equivalent experience.
12232	Intermediate	Responsible for managing commercial middle market relationship managers within a smaller geographic area and/or industry.	4 - 6	Bachelor's Degree in related field or equivalent experience.
12233	Career	Responsible for managing commercial middle market relationship managers within a region and/or for a major industry. May direct the business of originating credit related products, treasury management products, and investment banking/capital markets products. Typically in the delivery of these products a bank participates as a principal and assumes the risk of its own capital.	6 - 8	Bachelor's Degree in related field or equivalent experience.
12234	Specialist	Responsible for managing regional commercial banking offices (RCBO) within a large geographic region and/or for a major industry. Actively participates in the completion of major transactions; coordinating credit review and loan workout function.	8+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LOAN ADMINISTRATOR - 12381, 12382, 12383

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for reviewing, documenting, closing and disbursing major asset based financings, commercial, real estate construction or problem loans and foreclosures. Functions include: reviewing legal, appraisal and title information; preparing loan documentation; coordinating loan closing; loan disbursements; monitoring disbursement process; ensuring all files and procedures are in compliance with government regulations and Bank policies; conducting periodic audits of loan files.

At the highest level, responsible for coordinating legal activities for major asset based financings, commercial loans, real estate construction loans or problem loan management with lending staff and outside counsel.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12381	Entry	Reviews routine legal, appraisal and title information; assisting in loan disbursements and maintenance; may assist in conducting periodic audits of loan files and monitoring disbursement process.	2 - 3	Bachelor's Degree in related field or equivalent experience.
12382	Intermediate	Reviews moderately complex legal, appraisal and title information; may provide training and guidance to less experienced loan administrators.	3 - 5	Bachelor's Degree in related field or equivalent experience.
12383	Career	Assesses legal issues associated with major commercial, real estate construction or problem loans and foreclosures; evaluating risks; recommending strategies for managing loans, foreclosures and bankruptcies; drafting and reviewing legal documentation associated with loans; assisting lending staff in devising strategies and negotiations.	5+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LOAN ADMINISTRATION MANAGER - 12391, 12392, 12393, 12394

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing an area, unit or a team of loan administrators who review, document, close and disburse major commercial and real estate construction loans. Functions include: directing staff activities; reviewing work quality and account assignments; monitoring unit productivity; overseeing audit activities; providing technical advice to management and lending staff; conducting periodic audits of loan files; providing training to loan administrators; ensuring all procedures are in compliance with government regulations and Bank policies; informing management of changing loan practices and current market trends.

At the highest level, responsible for setting direction, policies, and guidelines for the organization's loan administration area or group. Functions include: developing annual goals and objectives for the area; coordinating activities with senior management in other areas of the organization; monitoring unit productivity; overseeing audit activities; providing technical advice to senior management of changing loan practices and current market trends.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12391	Entry	Responsible for managing a team of loan administrators and handling complex account relationships/transactions. Requires five to seven years related experience plus one to two years management experience.	5 - 7	Bachelor's Degree in related field or equivalent experience.
12392	Intermediate	Responsible for managing a unit and handling critical/complex account relationships/transactions. Requires seven to nine years related experience plus two to three years management experience.	7 - 9	Bachelor's Degree in related field or equivalent experience.
12393	Career	Responsible for managing an area and handling most important/key account relationships/transactions. Requires nine to twelve years related experience plus three to five years management experience.	9 - 12	Bachelor's Degree in related field or equivalent experience.
12394	Specialist	Responsible for assisting with setting direction, policies, and guidelines for the organizations loan administration area. Requires twelve to fifteen years related experience plus five to seven years management experience.	12 - 15	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL BUSINESS DEVELOPMENT REPRESENTATIVE - 12503

PRIMARY DUTIES AND RESPONSIBILITIES: Creates sales opportunities with an RCBO being the first contact to the potential customer or client. Works with the RCBO to initiate and progress the transaction through the major channels of the bank.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Five to seven years related experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL BUSINESS DEVELOPMENT SALES MANAGER - 12504

PRIMARY DUTIES AND RESPONSIBILITIES: Develops an effective sales team that maximizes core competencies and new business opportunities within each RCBO by motivating, leading, managing, retaining, and hiring quality BDOs who will coordinate business development efforts with all Bank Sales Team.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Eight to ten years related experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL NATIONAL BUSINESS DEVELOPMENT MANAGER - 12505

PRIMARY DUTIES AND RESPONSIBILITIES: Develops an effective sales organization that maximizes core competencies and new business opportunities within each RCBO by motivating, leading, managing, retaining, and hiring quality BDOs who will coordinate business development efforts with all Bank Sales Team.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Ten to twelve years related experience.

JOB FUNCTION AND JOB CODE(S): LOAN ADJUSTOR - 12571, 12572, 12573, 12574

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for reviewing and adjusting collection portfolios to reduce delinquent/problem loans. Functions include: coordinating initial loan renewal process; analyzing and spreading borrowers financial statements; analyzing and monitors credit information; monitoring adherence to terms of agreement; corresponding with customers; skip tracing; negotiating with borrower and/or attorneys in order to recommend workout and restructuring of problem loans; restructure payment plans; filing legal actions and following up on liquidation of secured property and payment adjustments.

At the highest level, applies extensive specialized knowledge and acts as internal consultant or final authority in area of expertise. Functions include: restructuring and renegotiating credits with customers; performing financial-legal risk evaluations of credits; reviewing strategies and payment structures formulated by lower level adjusters; formulating litigation strategy; interfacing with both in-house and outside legal counsel during litigation when necessary; may formulate litigation strategy; may provide training and guidance to less experienced adjusters.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12571	Entry	Responsible for reviewing and adjusting collection portfolios to reduce delinquent/problem loans. May assist in handling workout and restructuring of problem loans; may restructure payment plans; may assist in filing legal actions and following up on liquidation of secured property and payment adjustments.	2 - 3	Bachelor's Degree in related field or equivalent experience.
12572	Intermediate	Responsible for reviewing and adjusting a medium size portfolio of moderately complex delinquent/problem loans. Restructures supervised loans and recovers charged-off loans.	3 - 5	Bachelor's Degree in related field or equivalent experience.
12573	Career	Responsible for managing a large portfolio of complex problem loans. Performs risk evaluations; formulating and implementing workout strategies; analyzing complex business and personal financial statements and tax returns; ensuring loans are structured and priced consistently with Bank policy and commensurate with risk; negotiating creative structures to meet needs of both customer and bank while minimizing risk exposure.	5 - 8	Bachelor's Degree in related field or equivalent experience.
12574	Specialist	Responsible for managing a portfolio of the most complex commercial/real estate problem loans.	8 - 10	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LOAN ADJUSTMENT MANAGER - 12581, 12582, 12583, 12584

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing a unit engaged in loss prevention and recovery of potential and actual loan losses. Reviews and analyzes credit information; loan restructuring or charge-off activities; monitors adherence to terms of agreement; performs collection and repossession; liquidates specified value assets; implements loss prevention and control measures; administers credit policy, may engage in litigation; ensuring adherence to policies and procedures for loan restructuring and rehabilitation; may provide training and guidance to employees.

At the highest level, assists with the development of annual business plans and directing management in execution of plans; coordinating activities with senior management in other areas of the organization (e.g., credit review, relationship management, investment banking) regarding status of workout situations; participating as needed in the negotiation and restructuring of problem loans. May represent the organization with industry associations.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12581	Entry	Responsible for managing a unit engaged in loss prevention and recovery of potential and actual loan losses.	2 - 3	Bachelor's Degree in related field or equivalent experience.
12582	Intermediate	Responsible for managing units engaged in loss prevention and recovery of potential and actual loan losses. Makes recommendations when loan size exceeds authorized charge-off limits; overseeing review of legal structure, appraised valuation and market analysis on assets.	3 - 5	Bachelor's Degree in related field or equivalent experience.
12583	Career	Responsible for managing, directly and through subordinates, an assigned portfolio of criticized and classified assets. Assisting with developing and implementing policies and strategies to encourage loan payoffs, debt restructures and new credit arrangements and thereby maximize recovery and reduce losses; approving or declining loan charge-off requests; making recommendations when loan size exceeds authorized charge-off limits; ensuring accurate evaluation of economic value of assets through subordinates' review of legal structure, appraised valuation and market analysis on assets.	5 - 8	Bachelor's Degree in related field or equivalent experience.
12584	Specialist	Responsible for managing, directly and through subordinates the organization's loan workout business for an assigned region or unit.	8 - 10	Bachelor's Degree in related field or equivalent experience.

LOAN / LENDING / REAL ESTATE ADMINISTRATION JOB FAMILIES

***JOB FUNCTION AND JOB CODE(S):* CREDIT ANALYST - 4361, 4362, 4363**

PRIMARY DUTIES AND RESPONSIBILITIES: Analyzes commercial and real estate loan requests. Tracks and enters financial statements, tax returns and related information into financial spreadsheets software programs for analysis. Analyzes financial conditions and collection trends; reviews and reports non-compliance with loan covenants. Determines individual cash flow using the appropriate tax analysis program. Tracks and processes Accounts Receivable/Payable reports. Prepares break-even income property analysis. Researches and prepares monthly reports including deposit, loan, account analysis income/expense reports and others as needed.

At the highest level, analyzes all financial data related to new and renewal commercial loan requests including lines of credit, asset-based lines, commercial real estate and construction loans, and equipment financing loans. Conducts credit investigations, prepares credit approval reports and summarizes credit analysis, including the credit suitability with financial institutions policy. Presents facts and summarizes the credit analysis results concerning the applicant's credit worthiness. Prepares summary and/or approval report documenting credit analysis and supporting information for credit decision recommendation. Makes customer calls to obtain all necessary information and clarification on financial analysis materials and resources.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
4361	Entry	Under close supervision, inputs financial reports to analysis software and analyzes results. Provide assistance with maintenance loan requirements and files. Assists with processing line of credit drawdowns and payments, telephone credit rating inquires and overdraft reports.	2 - 3	Thorough knowledge of appropriate banking laws, regulations and institutions policies and practices.
4362	Intermediate	Under limited supervision, analyzes a variety of commercial and real estate loan requests. Assists loan officers with handling of larger and more complex loans. Drafts loan agreements under direction of loan officer. Reviews existing commercial and real estate loan documents for accuracy, completeness and adherence to approval conditions. Monitors existing loans to ensure complete conformity with terms. May contact borrowers directly for additional information and details related to loan request.	3 - 5	Thorough knowledge of appropriate banking laws, regulations and institutions policies and practices.
4363	Senior	Under general supervision, analyzes the most complex level of commercial and real estate loan request for loan officers. Enters the most complex financial statements and related information to financial spreadsheet software for analysis. Drafts loan agreement based on meeting with loan officers. Recommends proper loan documentation and loan structure for the most complex credits. Reviews commercial and real estate loan documents for accuracy, completeness, and adherence to approval conditions. Works with attorneys and other financial or legal resources to obtain the correct, accurate documents to full protect the financial institutions interests in the credit relationship.	5+	Thorough knowledge of appropriate banking laws, regulations and institutions policies and practices.

***JOB FUNCTION AND JOB CODE(S):* CREDIT ANALYSIS MANAGER - 4368**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing staff providing credit analysis support for commercial and real estate loans. Functions include: directing and monitoring staff activities; ensuring accurate document preparation and loan accounting; participating in management team activities; assuring policies and procedures are adhered to and controls are sufficient to protect Bank's assets; creating new policies and procedures for management approval; overseeing quality control process; may manage budget process.

QUALIFICATIONS: Bachelor's Degree in Business Administration or Finance or equivalent experience. Five to seven years of experience in a financial or mortgage institution with one to two years management experience.

JOB FUNCTION AND JOB CODE(S): RELATIONSHIP OFFICER - 12092

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision handles less complex credit needs for commercial banking and customers who are involved in either the ownership and/or operation of businesses or who invest in or develop real estate. To provide credit, deposit and other banking services including the timely processing of all new loans and loan renewals. Seeks and develops or maintains relationships with routine customers. Conducts interviews to develop information concerning the nature of the customer's business, financing or other needs. Formulates an opinion of whether such relationships would be profitable and an acceptable risk. Decides loan terms and conditions if within own credit limits or makes recommendations to appropriate authority. Analyzes credit to determine the ability of customers and prospective customers to qualify for ensuing borrowing requirements. Sells all financial institutions products available that may be required to meet the needs of customers. Manages portfolio of existing relationships and loans to ensure ongoing profitability and complete conformity with credit terms, typically handling less complex credit needs. Ensures the sale of additional financial services. Maintains a basic understanding of commercial, economic and financial circumstances and how they may impact the customers and prospective customers under management.

QUALIFICATIONS: Thorough knowledge of appropriate banking laws, regulations and institutions' policies and practices as normally acquired through 3-5 years directly related experience.

JOB FUNCTION AND JOB CODE(S): RELATIONSHIP MANAGER - 12098

PRIMARY DUTIES AND RESPONSIBILITIES: Handles more complex credit needs for commercial banking customers involved in either ownership and/or operation of businesses of who invest in or develop real estate. To develop and implement marketing plans for clients with expanding businesses. To provide credit, deposit and other banking services in conjunction with client management activities containing high levels of complexity and involving large amounts of money. Provides suitable advice and counsel to existing and potential customers. Studies industrial, commercial, economic and financial situations relating to new or existing business. Manages a portfolio of existing relationships and loans to ensure ongoing profitability and complete conformity with credit terms Ensures the sale of additional financial services. Analyzes credit to determine the ability of customers and prospective customers to qualify for ensuing borrowing requirements.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Five years of experience in a lending department, some of which must be as a loan officer, including processing of applications for loans on residential and commercial properties. Most possess basic knowledge of real estate property evaluating and real estate loan underwriting principles.

JOB FUNCTION AND JOB CODE(S): LOAN PROCESSING CLERK - 12111, 12112, 12113

PRIMARY DUTIES AND RESPONSIBILITIES: Assists Loan Department by performing secretarial, loan processing, clerical and other related duties. May answer loan department telephones and greet customers. May maintain the branch loan application log. May maintain the loan department credit report logs and verify monthly billings against these logs. Orders the branch loan office supplies. May maintain the branch copy machine in good working order.

At the highest level, follows the loan origination procedure manual for systematically completing the loan processing tasks. Assists in the timely submission of loans to underwriting, approval and document preparation departments.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12111	Entry	Performs the miscellaneous secretarial. Acquires necessary knowledge and develops the necessary skills for advancement. Performs similar and related duties as required.	0 - 1	High school diploma/GED or equivalent experience.
12112	Intermediate	Performs general loan processing duties. Performs related duties as required.	1 - 2	High school diploma/GED or equivalent experience.
12113	Senior	Performs all phases of loan processing/production duties with minimum supervision.	2+	High school diploma/GED or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LOAN DOCUMENTATION SPECIALIST - 12121, 12122

PRIMARY DUTIES AND RESPONSIBILITIES: Coordinates the documentation of loan packages based on regulatory guidelines, such as commercial mortgage, construction loans, consumer or residential mortgage, etc. 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. Answers inquiries and questions of branch personnel on loan documentation issues. When loan packages do not meet minimum requirements, will request clarification and supporting documentation from loan officers as required to correct discrepancies. Verifies rates, terms and conditions of loan documents with appropriate internal personnel and corrects any errors as required. Sets up customer files, loan files and transfer files as requested.

At the highest level, prepares required disclosure information ensuring compliance with all regulations and prepares related regulatory, collateral, promissory note, disclosure, processing times of loans, deeds, trusts, etc. and other reports as required.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12121	Entry	Under limited supervision, coordinates, reviews, and prepares the documentation of less complex loan packages. Assists in preparing required disclosure information ensuring compliance with all regulations. Assists in reviewing loan packages to ensure legal and compliance guidelines are met. May assist in preparation of periodic reports as required on such issues as loan processing time, deeds, trusts, etc. A basic understanding and knowledge of lending documentation, underwriting guidelines, internal loan processes and governmental requirements as normally obtained through a minimum of 2 years of related experience.	2 - 4	High school diploma.
12122	Intermediate	Under general supervision, coordinates the documentation of more complex loan packages. Reviews packages to ensure legal and compliance guidelines are met. Follows up on any real estate tax delinquencies and maintains/prepares collateral registers and receipts. May assist lower level loan documentation personnel as required. A broad understanding and knowledge of lending documentation, underwriting guidelines, internal loan processes and governmental requirements as normally obtained through a minimum of 4 years of related experience.	4+	High school diploma.

JOB FUNCTION AND JOB CODE(S): LOAN DOCUMENTATION SUPERVISOR - 12127

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for supervising a staff providing loan support. Functions include: reviewing, documenting, closing and disbursing loans; managing unit's workflow ensuring that unit procedures are current and in compliance with government regulations and Bank policies; approving and implementing loan processing policies and procedures; managing quality control; performing special projects when necessary; participating in budget process; writing and conducting performance reviews.

QUALIFICATIONS: High school diploma. Three years in a financial or mortgage institution. Working knowledge of loan and escrow functions.

JOB FUNCTION AND JOB CODE(S): LOAN DOCUMENTATION MANAGER - 12128, 12129

PRIMARY DUTIES AND RESPONSIBILITIES: Directs and monitors unit's activities; ensuring accurate document preparation and loan accounting; participating in management team activities; assuring policies and procedures are adhered to and controls are sufficient to protect Bank's assets; overseeing quality control, managing budget process.

At the highest level, approves new policies and procedures.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12128	Entry	Responsible for managing staff providing loan support. Five to seven years of experience in a financial or mortgage institution with one to two years management experience is required.	5 - 7	Bachelor's Degree in related field or equivalent experience.
12129	Intermediate	Responsible for managing business unit providing loan support. Seven to nine years in a financial or mortgage institution with two to three years of management experience is required.	7+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LOAN SERVICE CLERK - 12131, 12132, 12133

PRIMARY DUTIES AND RESPONSIBILITIES: Reviews loans for proper adjustments. Answers correspondence regarding adjustable rates, foreclosure, collection and all routine loan inquiries. Reviews new loan files for correct information. Starts and completes foreclosure procedures, handles investment property, processes and collects delinquencies. Analyzes and adjusts impound accounts. Handles file maintenance.

At the highest level, may handle/process material on REO accounts.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12131	Entry	Serves as entry-level clerk to Loan Service Department.	0 - 1	High school diploma.
12132	Intermediate	Serves as intermediate level clerk to Loan Service Department.	1 - 2	High school diploma.
12133	Senior	Serves as senior level clerk to Loan Service Department.	2+	High school diploma.

JOB FUNCTION AND JOB CODE(S): LOAN SERVICE SPECIALIST 1 - 12135

PRIMARY DUTIES AND RESPONSIBILITIES: Services existing loans regarding taxes and bonds. Handles investment property: keeping track of and paying taxes. Processes all loan files; new, closed, assumptions, name changes. Handles delinquencies, including correspondence, telephone and personal contact. Pays taxes, FHA premiums, analyzes and adjusts impound accounts/payments where necessary and collects overdrawn accounts, if necessary. Answers routine loan inquiries by telephone and correspondence. May establish REO files; answers miscellaneous questions regarding REO acquisitions; Receives rents and disburses refurbishing bills and conventional loan taxes; transfers or orders hazard insurance and tax contracts; prepares necessary documents. At close of escrow, cancels tax contract and insurance.

QUALIFICATIONS: High school diploma/GED or equivalent experience. One year in a Loan Service department in a financial institution; concentration in taxes. Ability to read and understand title policies. Good communication skills.

JOB FUNCTION AND JOB CODE(S): LOAN SERVICE SUPERVISOR - 12137

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): LOAN SERVICE MANAGER - 12138

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: 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 of experience may be substituted for college degree.) Accounting and audit skills desired.

JOB FUNCTION AND JOB CODE(S): CONSUMER LOAN PROCESSOR - 12141

PRIMARY DUTIES AND RESPONSIBILITIES: Assembles and verifies accuracy of documentation for all types of consumer 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, prepare 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.

QUALIFICATIONS: Knowledge of government regulations. Prior experience in loan processing required.

JOB FUNCTION AND JOB CODE(S): CONSUMER LOAN OFFICER - 12145

PRIMARY DUTIES AND RESPONSIBILITIES: Underwrites and approves consumer loans as authorized. Responsible for preliminary analysis of all consumer loan requests. Makes recommendations on consumer loans, which exceed approval limit. Reviews loan packages for accuracy and completeness including borrower and collateral QUALIFICATIONS and credit worthiness. Also audits for compliance with lending policies and procedures. Works closely with the branch managers and loan officers on matters of consumer lending, and assists in training branch personnel on all consumer-lending programs. Assists in the preparation and processing of consumer loan packages to include obtaining credit reports, residence and employment verifications and any direct credit checks. Other related duties as required.

QUALIFICATIONS: Four or more years of experience in all areas of consumer lending to include underwriting and approval of equity, automobile, recreational vehicle and marine loans. Collection experience also desirable.

JOB FUNCTION AND JOB CODE(S): CONSUMER LOANS COLLECTOR - 12161, 12162

PRIMARY DUTIES AND RESPONSIBILITIES: 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 within defined guidelines. Maintains documentation on past due accounts and collection progress.

At the highest level, may conduct preliminary investigations on known or suspected frauds. Compiles and generates reports on past due accounts.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12161	Entry	Under close supervision, performs necessary assignments in support of the collection of past due accounts. Assigned portfolio typically consists of less complex loan accounts such as early stage consumer accounts. Six months to one-year general business experience desirable.	6 Months	Knowledge of accounting skills, product, government laws and regulations required.
12162	Intermediate	Under general supervision, performs necessary assignments in support of the collection of past due accounts. Assigned portfolio typically contains more complex loan accounts. Requires a minimum of two years related experience.	2+	Knowledge of accounting skills, product, government laws and regulations required.

JOB FUNCTION AND JOB CODE(S): CONSUMER LOAN MANAGER - 12168

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree in Business, Finance, or General Management or equivalent experience. Five or more years loan management experience.

JOB FUNCTION AND JOB CODE(S): MAJOR LOAN PROCESSOR - 12171

PRIMARY DUTIES AND RESPONSIBILITIES: Processes documents pertinent to major (i.e., commercial, industrial and multiple) loans. Examines loan escrow instructions, notes, preliminary title report, title policies, termite reports, deeds of trust, etc., for conformance to appraisal reports and loan committee action. Investigates applicant credit. May approve loan fund disbursements. Answers customer and escrow inquires.

QUALIFICATIONS: Thorough knowledge of government regulations. Three years of loan processing experience.

JOB FUNCTION AND JOB CODE(S): MAJOR LOAN OFFICER - 12181, 12182

PRIMARY DUTIES AND RESPONSIBILITIES: Solicits, underwrites and coordinates the closing of real estate loans. Responsible for business development and to act as the institution's contact with customers, brokers, contractors, developers, etc. Systematically calls on real estate officers and others from which loan applications can be developed. Discusses the institution's loan programs with potential borrowers. Determines the loan purpose and obtains the pertinent information relating to the proposed transaction and security property. Reviews credit and financial statements of borrower or borrowers. May review articles of institution and Partnership Agreements, and forward to institution's attorney for review and approval. May review property from an analysis standpoint and make initial judgment as to possibility of loan approval. May obtain necessary information and order appraisal. Upon receipt and packaging of all necessary documentation makes, recommendations for Loan Committee action. Coordinates loan closing. Interfaces with appraisal and processing personnel.

At the highest level, reviews the commitment and advises the applicant of the terms together with all requirements of the institution. Responsible for notification of applicant of all requests that do not conform to current lending guidelines. Instructs the loan processor to order loan documentation for closing. May assist in the training of department employees as directed.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12181	Entry	Assists soliciting, underwriting and coordinating the closing of routine real estate loans. Three to five years loan processing, underwriting or appraisal experience in a financial institution. Complete working knowledge of real estate transactions.	3 - 5	Bachelor's Degree in related field or equivalent experience.
12182	Intermediate	Assists soliciting, underwriting and coordinating the closing of complex real estate loans. Five or more years loan processing, underwriting, or appraisal experience in a financial institution. Complete working knowledge of real estate transactions.	5+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL LOAN OFFICER - 12191, 12192, 12193

PRIMARY DUTIES AND RESPONSIBILITIES: Makes and services a variety of commercial loans. Interviews applicants to gain information regarding their business, desire, ability and earning potential so that a decision on an 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. Provides necessary assistance to potential and present customers who are seeking loans involving unsecured funds, credit secured by mortgages and/or other collateral. Drafts required forms and other necessary paperwork. Assists customers as required including introducing them to other products/services and institution personnel when necessary.

At the highest level, gives financial advice and counsel to customers. Makes recommendations on financial and organizational structure, locations, and other matters; visits plant or company sites as required. 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12191	Entry	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.	1 - 2	Bachelor's Degree in related field or equivalent experience.
12192	Intermediate	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. Thorough working knowledge of the institutions products and services is also required.	3 - 4	Bachelor's Degree in related field or equivalent experience.
12193	Career	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. Guides the department or junior level officers in the development and analysis of financial background data for new or renewed loans. Thorough working knowledge of the institutions products and services is also required.	5+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): UNDERWRITER - 12401, 12402

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12401	Entry	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.	2 - 3	2 years college course-work, or equivalent experience.
12402	Intermediate	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.	4+	2 years college course-work, or equivalent experience.



JOB FUNCTION AND JOB CODE(S): **UNDERWRITER - COMMERCIAL - 12403**

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): **WHOLESALE LENDER - 12411**

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision, solicits real estate loans from approved brokers and contacts prospective brokers for business development. Assists in the origination of residential loans from mortgage and real estate brokers through management approved field calls and telephone calls. Instructs brokers on procedures for submitting loan packages to the institution for approval.

QUALIFICATIONS: Good written and oral communication skills required. Requires a minimum of four years underwriter/loan experience. A typical incumbent will possess 5-6 years of related experience. Valid driver's license and related insurance may be required.

JOB FUNCTION AND JOB CODE(S): **PRIVATE FINANCIAL ADVISOR - 12605**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for coordinating the delivery of a broad range of bank products and services (deposit, credit, mortgage, investment, insurance, non-proprietary products etc.) to a challenging and sensitive book of clients based upon objective and sound financial planning concepts. Will be responsible for actively developing new client accounts and rendering an extraordinarily high level of service of existing accounts.

QUALIFICATIONS: Bachelor's Degree with completion or enrollment in professional level certification program such as Chartered Financial Analyst, Certified Financial Planner, Certified Public Accountant. Industry applicable license such as Series 7 and Accident Life & Health.

JOB FUNCTION AND JOB CODE(S): ESCROW ASSISTANT- 12900, 12901, 12902

PRIMARY DUTIES AND RESPONSIBILITIES: Performs secretarial and clerical duties to assist in the gathering of information and handling of funds for the closing of escrows.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12900	Entry	Under close supervision responsible for answering phones, greeting customers, placing calls and writing for information. Process opening orders, initial file set-up, deposit and distribution of funds, written transmittals for funds and documents, handling reconveyances, pre-closing maintenance and post-closing follow-up on assigned files.	0 - 1	High school diploma.
12901	Intermediate	Under limited supervision opens orders, inputs closing statements from a worksheet prepared by an Escrow Officer, prepares documents for closing and handles the complete disbursement and follow-up of all escrow transactions. Will be able to effectively communicate requirements and information to customers, understand and communicate Title Insurance exceptions, interpret earnest money agreements as they relate to closing, and prepare all documents required for transactions.	1 - 2	High school diploma.
12902	Senior	Under general supervision, assists in clearing title and prepares residential escrow files for closing. Assists Escrow Offices with business development and customer service. Prepares documents of all types of residential transactions, such as wraps, assignments, mobile homes, and works up simple closing statements. May provide work direction to other assistant personnel. Proficient in more complicated residential transactions.	2 - 3	High school diploma.

JOB FUNCTION AND JOB CODE(S): ESCROW SPECIALIST 1 - 12903

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Completion of Escrow Officer certification program or equivalent work experience. One to two years related experience.

JOB FUNCTION AND JOB CODE(S): ESCROW OFFICER - 12904, 12905

PRIMARY DUTIES AND RESPONSIBILITIES: Establishes new escrow accounts and creates escrow documents in accordance with Bank policies and procedures. Maintain records in the escrow accounting system and customer database. Opens escrow transactions that 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. Escrow Officer certification from a state accredited Escrow Association or completion of escrow officer training program by a title company or banking is required.

At the highest level, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12904	Entry	Maintains 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 Two to four years related experience with three or more years of experience directly handling escrow transactions as an escrow specialist or assistant.	2 - 4	Bachelor's Degree or equivalent experience.
12905	Intermediate	Manages 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. Opens the most complex and large dollar size escrow transactions that meet the Bank's requirements. Five or more years of experience in the escrow field with the ability to demonstrate an in-depth knowledge of these services. Four to ten years of experience as an Escrow Officer with two to four years of supervisory experience, with specialized knowledge in one or more escrow product areas.	5+	Master's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): ESCROW AREA MANAGER - 12908

PRIMARY DUTIES AND RESPONSIBILITIES: 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 that could be as great as the valued 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.

QUALIFICATIONS: 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 of experience with two to four years of supervisory experience, with specialized knowledge in one or more escrow product areas.

JOB FUNCTION AND JOB CODE(S): TITLE ASSISTANT- 12911, 12912, 12913

PRIMARY DUTIES AND RESPONSIBILITIES: Performs various clerical duties such as inspections, posting, courthouse recorder, order entry, production typing and file preparation.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12911	Entry	Under close supervision performs various clerical duties such as inspections, posting, courthouse recorder, order entry, production typing and file preparation.	0 - 1	High school diploma.
12912	Intermediate	Under limited supervision interprets and acts on instructions from customers and title officers. Searches title plant records compiling chain of title. Uses information for file maintenance, incorporation into reports and record-keeping. Makes and checks calculations, and various documents for accuracy. Relays recoding information by phone, prepares endorsements and supplementals, sets up recordings and dates down files. Examines and interprets tax and assessment reports, follows title practice regarding the issuance of title commitments, policies, endorsements and guarantees, and properly prices endorsements. Communicates effectively and professionally with all customers.	1 - 2	High school diploma.
12913	Senior	Under general supervision interprets and acts on instructions from customers and title officers. Searches, examines and interprets real estate documents such as deeds, deeds of trust, assignments and reconveyances, subdivision maps, assessors parcel maps, moderately complex metes and bounds legal descriptions, section and lot and block from direct base working directly with the title officer. Within the limits of own authority, resolves whether general index items are to be included in evidence of title. Assists in training associates. Duties may include special technical responsibilities such as establishing and maintaining builder indemnity files and proficiency in builder approval criteria.	2 - 3	High school diploma.

JOB FUNCTION AND JOB CODE(S): TITLE OFFICER - 12921, 12922, 12923

PRIMARY DUTIES AND RESPONSIBILITIES: Performs complete title searches for both residential and commercial transactions from patent in section land. Familiar with all aspects of title work.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12921	Entry	Interprets legal descriptions and court proceedings such as probates and decrees of dissolution. Utilizes technical bulletins in order to evaluate and resolve problems. Selects appropriate write-ups for commitments and policies both standard and extended coverage and writes error-free instructions to production typist for same. Adheres to limitations and procedures for disclosure of information contained in a title file or other records maintained by the company. Participated in business development activities to maintain existing clients and acquire new clients. Thorough knowledge of title plant resources courthouse tax and assessment records, property inspections and title insurance rate manual.	1 - 2 3+ as a Title Assistant	Bachelor's Degree or equivalent experience.
12922	Intermediate	Responsible for performing complete title searches for both residential and commercial transactions from patent in section land. Familiar with all aspects of title work. Properly prices commitments, endorsements, policies and guarantees using appropriate schedule of fees and charges. Utilizes technical bulletins in order to evaluate and resolve problems. Selects appropriate write-ups for commitments and policies both standard and extended coverage and writes error-free instructions to production typist for same. Adheres to limitations and procedures for disclosure of information contained in a title file or other records maintained by the company. Participated in business development activities to maintain existing clients and acquire new clients.	2 - 3 4+ with Title transactions	Bachelor's Degree or equivalent experience.
12923	Career	This level of Title Officer can be responsible for technical, residential and commercial production. The technical specialist examines all classes of title searches including the most difficult title orders which may include the insurance of commercial leaseholds, trust indentures, contracts, operating agreements and other highly involved property interests, reconciles title problems and accepts responsibility for loss claim investigation. Demonstrates high level of expertise in handling complex endorsement requests. Must form and maintain business partnerships with clientele.	3 - 4 years 6+ with Title transactions	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): TEAM LEADER/REGIONAL MANAGER (Business Banking) - 13019

PRIMARY DUTIES AND RESPONSIBILITIES: Provides team leadership and motivation to customer-focused team committed to increased relationship productivity and profitability. Develops and manages banking relationships with largest and most complex customers in an assigned geographic area. Calls on existing and prospective customers to maintain and develop business. Develops and implements marketing plans for own base of business and customers and prospects. Processes the team's commercial, retail and real estate loans through a system of interviews with Relationship Managers and customers; analysis; credit judgment; structure and approval of credit within delegated authority. Documents, books and collects loans. Advocates and recommends loans in excess of authority to senior management. Ensures timely processing of all credit authorizations, loan approvals and loan renewals. Handles personally the most complex relationships.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Five to eight years of commercial loan experience.

REAL ESTATE JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): RESIDENTIAL LOAN ORIGINATOR - 12201, 12202

PRIMARY DUTIES AND RESPONSIBILITIES: Solicits, underwrites and coordinates the closing of real estate loans. Responsible for business development and acts as the institution's contact with customers, brokers and contractors. Systematically calls on real estate officers, subdivision sales offices, customer builders and others from which loan applications can be developed. Available to discuss the institution'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 institution policy, regulatory requirements and secondary market lending parameters. Determines if the applicant qualifies for the loan applied for and recommends loan terms to appropriate persons. Responsible for notification to applicant of all requests that do not conform to current lending guidelines.

At the highest level, reviews the commitment and advises the applicant of the terms together with all requirements of the institution. 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12201	Entry	Thorough understanding of real estate transactions is required. Three years loan processing, underwriting or appraisal experience in a financial institution. Excludes commission based on loan agents.	3 - 5	Associate degree with business exposure. Bachelor's Degree preferred; or equivalent job experience.
12202	Intermediate	Complete working knowledge of real estate transactions is required. Five or more years loan processing, underwriting, or appraisal experience in a financial institution. Excludes commission based loan agents.	5+	Bachelor's Degree with business exposure or equivalent job experience.

JOB FUNCTION AND JOB CODE(S): REGIONAL RESIDENTIAL LOAN MANAGER - 12208

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for ensuring loan production goals are met for the region. Supervises the activity of loan personnel in the origination and processing of residential loan applications. Selection & Training of subordinates. Interprets loan policy to subordinates. Assists loan officers in developing a call program for brokers and developers. Dissemination of rate and fee information to loan officers under supervision. Monitors quantity and quality of loan applications produced by each loan officer. Monitors and reports competitive practices in assigned geographic area of responsibility. Exercises committing authority within limits established by the institution's Board of Directors. Presents to the Senior Loan Committee applications that exceed regional committing levels.

QUALIFICATIONS: College degree in real estate finance, or related area or equivalent experience. Five years in mortgage lending, some of which must be as a loan officer, including processing of applications for loans on residential and commercial properties. Must possess basic skills in personnel management area. Must possess basic knowledge of real property evaluating and real estate loan underwriting principles.

JOB FUNCTION AND JOB CODE(S): REAL ESTATE LOANS COLLECTOR - 12421, 12422

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for initiating and monitoring collection functions on delinquent real estate loans in accordance with department, investor and regulatory requirements to minimize delinquency levels in the institutions loan servicing portfolio. Monitors progress of repayment plans; refers excess plans to management. Reviews status of delinquent accounts and initiates collection action by contacting each account according to due date. Recommends repossession orders and letters of intent to file notice of default as appropriate. Recommends foreclosure and obtains FHLMC/FNMA approval for agency loans. Orders property inspections and reviews inspection reports to monitor property condition. Monitors and takes collection action on delinquent property taxes. Compiles data for regular loan delinquency reports.

At the highest level, notifies cosigners of delinquent accounts according to due dates. Skip-traces accounts according to established practice.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12421	Entry	Performs job duties under limited supervision.	3 - 5	Thorough knowledge of real estate collections is required.
12422	Intermediate	Performs job duties under general supervision.	5+	Thorough knowledge of real estate collections is required.

JOB FUNCTION AND JOB CODE(S): REAL ESTATE ASSET MANAGER - 12531, 12532, 12533, 12534, 12535

PRIMARY DUTIES AND RESPONSIBILITIES: Negotiates tenant leases; prepares management contracts; monitors on-site property managers; and may do a variety of other property management field functions.

At the highest level, works with senior management to develop and direct the implementation of strategies to reduce OREO holdings.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12531	Entry	Junior staff work under direct supervision of more senior staff. Staff at this level are still learning and developing the basic techniques and skills in property management.	2	Bachelor's Degree in related field or equivalent experience.
12532	Intermediate	Works under the direction of senior staff members. May be involved in space marketing.	2 - 5	Bachelor's Degree in related field or equivalent experience.
12533	Career	May be involved in space marketing as well as negotiations relating to the sale of properties. May act as a team leader in overseeing a group of administrators.	5 - 8	Bachelor's Degree in related field or equivalent experience.
12534	Specialist	Manages foreclosed properties for a major geographic region. Duties include: managing staff of loan administrators in the execution of these policies; actively participate in the negotiations of lease agreements. In conjunction with senior management and sales management, participates in developing policies regarding the sale of OREO properties.	9 - 15	Bachelor's Degree in related field or equivalent experience.
12535	Consultant	Manages all foreclosed properties (OREO) and develop plans for preservation and further development. Duties include: coordinating activities with management in other areas of the organization (e.g., foreclosed property sales); establishing management and leasing policies to be included in leasing contracts. May also participate in negotiations related to the sale of OREO properties.	15+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): REO ASSET RECOVERY MANAGER - 12541, 12542

PRIMARY DUTIES AND RESPONSIBILITIES: Manage, maintain, and assist in the disposition of REO properties, typically received via foreclosure sale or acquisition of Non-Performing Assets (NPA) portfolios. Review company/client owned properties, establishing a plan to maintain, prepare for sale and sell at the highest possible price while minimizing hold time, holding costs and loss severity. Analyze repair bids to determine the cost benefits and arrange property preservation to enhance the marketability of properties and implement such strategies upon approval from management, client and/or investor. Must adhere to client, investor, or jurisdictional guidelines.

At the highest level, daily coordination of client team efforts on portfolio management. Identifies trends with client portfolio and makes necessary recommendations to clients. Acts as mentor and provides direction to team members on more difficult and/or unique investor/property situations.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12541	Entry	Assist sales negotiations.	0 - 2	Bachelor's Degree in related field or equivalent experience.
12542	Intermediate	Negotiates sales directly.	3+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): REO SUPERVISOR - 12560

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the day-to-day supervision of individuals responsible for the management, maintenance and disposition of REO properties. Ensure adherence to client, investor and jurisdictional guidelines. Review and approve strategies that will enhance the marketability of properties. Ensure properties are sold as the highest possible price while minimizing loss to the company. Maintain effective relationships with clients and investors.

QUALIFICATIONS: High School diploma. Three to five years related experience.

JOB FUNCTION AND JOB CODE(S): REO MANAGER - 12561, 12562

PRIMARY DUTIES AND RESPONSIBILITIES: Develop; implement and track business plans for acquired properties to ensure they are managed to the benefit of the company, client and investor. Ensure adherence to client, investor and jurisdictional guidelines. Work with senior management to develop policies to enhance sales. Maintain effective relationships with clients and investors.

At the highest level, directs lower level managers and supervisors to achieve department goals. Responsible for the maintenance of effective relationships with clients and investors.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12561	Entry	Direct the management, maintenance and disposition of REO properties for a mid-size group of clients. May be solely responsible for a REO support function.	5 - 7	Bachelor's Degree in related field or equivalent experience.
12562	Intermediate	Oversee the REO function, including REO support functions, for the business. Directs the management, maintenance and disposition of REO properties for a large group of clients.	7+	Bachelor's Degree in related field or equivalent experience.

MORTGAGE JOB FAMILIES

JOB FUNCTION AND JOB CODE(S):

MORTGAGE CLOSING SPECIALIST - 12751, 12752, 12753

PRIMARY DUTIES AND RESPONSIBILITIES: Performs all assigned closing duties including reviewing loan files for proper completion of the pre-closing process, preliminary title reports and other loan documentation. Compiles loan documentation and ensures that all conditions and requirements for closing have been met. Performs all closing tasks required to manufacture a loan in compliance with company standards in areas of customer satisfaction, speed and efficiency of file delivery and error free delivery to the post-closing and pooling departments.

At the highest level, coordinate preparation of loan closing packages, including issuance of funds, closing instructions, etc. necessary to ensure the marketability of loans. Act as an authorized representative of the company, ensuring all requirements have been satisfied. Release funds when required. May assist in loan processing and decision-making. Provide work direction or assistance to more junior closers. May also be responsible for the deficiency resolution process leading to the resolution of errors on deficient closed loans.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12751	Entry	One year mortgage banking industry or equivalent experience is required.	1 - 2	High school graduate or equivalent.
12752	Intermediate	Two to three years mortgage banking industry or equivalent experience is required.	2 - 3	High school graduate or equivalent.
12753	Senior	Must have Level 1 Relo/Non-Relo or Level 1R, IC, 2F, 2F with individual CHUMS ID, and 2 VA decision authority Three to five years mortgage banking experience is required.	3+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S):

MORTGAGE LOAN SPECIALIST - 12761, 12762, 12763

PRIMARY DUTIES AND RESPONSIBILITIES: Performs processing and pre-closing tasks required to manufacture a loan in compliance with company standards and best practices from point of application through submission to underwriting. Process loan files, verifying accuracy of documents received and preparing packets for submission. Results must comply with measurable franchise standards in areas of customer satisfaction, speed and efficiency of file delivery to the closing area.

At the highest level, performs all processing, decisions, and pre-closing tasks required to manufacture a loan in compliance with company standards and best practices from point of application to submission to underwriting. Order required credit reports, appraisals and other documentation to complete loan files. Provide guidance to more junior staff.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12761	Entry	One year mortgage banking experience is required.	1 - 2	High school graduate or equivalent.
12762	Intermediate	Two to three years mortgage banking experience is required.	2 - 3	High school graduate or equivalent.
12763	Senior	Must have Level 1 Relo/Non-Relo and 1R Relo/Non-Relo or level 1R, IC, 2F, 2F with individual CHUMS ID, and 2 VA decision authority. Three to five years mortgage banking experience.	3+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): MORTGAGE UNDERWRITER - 12771, 12772, 12773

PRIMARY DUTIES AND RESPONSIBILITIES: Underwrite loans, ensuring compliance with appropriate company and secondary market investor standards. Review loan documentation to ensure accuracy and completeness, obtaining necessary information to complete files. Review loan-to-value ratio, credit reports, applications, etc., to ensure loans meet company standards for sale into secondary market.

At the highest level, communicates as required, with head of loan underwriting to advise of any underwriting problems, and recommend corrective action to loan production personnel.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12771	Entry	Underwrite basic/simple loans. Review simple loans to check compliance to company standards. Refer to more senior underwriters in cases of noncompliance. Basic knowledge of financial techniques and loan file documentation is required. Must have Level 1 Relo/Non-Relo and 1R Relo/Non-Relo or Level 1R, IC, 2F, 2F with individual CHUMS ID, and 2 VA decision authority.	2	Bachelor's Degree in related field or equivalent experience.
12772	Intermediate	Examine overall loan documentation to ensure accuracy, completeness, and compliance with FHA/VA standards. Stay abreast of any changes in loan underwriting provisions. Knowledge of underwriting procedures, creditor financial analysis techniques, investor requirements, and a high degree of attention to detail is required. Must have Level 3C or be authorized to approve higher-risk transactions as indicated by the decision system.	2 - 4	Bachelor's Degree in related field or equivalent experience.
12773	Career	Examine overall loan documentation of large, unusual or complex transactions to ensure accuracy and completeness. Ensure loan-processing staff, producers or brokers procure appropriate underwriting or production procedures. Knowledge of underwriting procedures, creditor financial analysis techniques, investor requirements and possess a high degree of attention to detail is required. Must have Level 3 F/V and/or Level 4 (C,F,V, A) decision authority.	5+	Bachelor's Degree in related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): MORTGAGE UNDERWRITING MANAGER 1- 12777

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing a team of underwriters and handling complex account relationships/transactions. Responsible for ensuring department is following determined workflow, thereby meeting service level agreements that have been identified. Responsible for not only ensuring that the productivity levels are met, but also ensures credit quality meets all defined standards. Manage the underwriting decisions on a pipeline of conventional loans. Retrieve, review, distribute and discuss reports related to the Underwriting Department with staff.

QUALIFICATION: Bachelor's Degree in related field of equivalent experience. Requires five to seven years related experience plus one to two years management experience.

JOB FUNCTION AND JOB CODE(S): MORTGAGE UNDERWRITING MANAGER 2 - 12778

PRIMARY DUTIES AND RESPONSIBILITIES: Performs a wide range of duties related to the management of the department responsible for underwriting mortgage loans. Responsible for ensuring department is following determined workflow, thereby meeting service level agreements that have been identified. Responsible for not only ensuring that the productivity levels are met, but also ensures credit quality meets all defined standards. Manage the underwriting decisions on a pipeline of conventional loans. Retrieve, review, distribute and discuss reports related to the Underwriting Department with staff. Determine success rate of meeting certain benchmarks, and update required department performance reports. Monitor compliance issues, including that all department members attend required meetings and that staff is in compliance with state and federal regulations. Monitor quality levels to ensure adherence to standards. Ensure department is providing a high level of customer service to internal and external customers. Actively participate in ongoing efforts to continually improve customer service for internal and external customers. Review exception reports to ensure all tasks are completed.

QUALIFICATIONS: Bachelor's Degree in related field of equivalent experience. Requires seven to ten years related experience plus three to five years management experience.

JOB FUNCTION AND JOB CODE(S): MORTGAGE SPECIALIST - 12781, 12782

PRIMARY DUTIES AND RESPONSIBILITIES: Performs duties related to the processing and/or closing of mortgage loan applications, including the decision of loans. Main point of contact for customer during loan process. Manages a pipeline of all loan types relative to business line. Negotiates and determines viable solutions to make deals work while balancing high credit quality.

At the highest level, reviews, analyzes, and structures all loan types to meet product guidelines. Makes sound business decisions based on credit risk policy and procedures.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12781	Entry	Assists management in training and mentoring lower level staff. Works under minimal supervision. Has 2F Underwriting authority with Chums number.	3 - 5	Bachelor's Degree in related field or equivalent experience.
12782	Intermediate	Mentors and trains lower level staff and sales regarding products, structuring of loans, etc. Has level 3 decision authority with 6-12 months exp. Decision Level 3F loans.	5+	Bachelor's Degree in related field or equivalent experience.

SMALL BUSINESS ADMINISTRATION JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): SBA BANKER - 13081, 13082, 13083

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13081	Entry	One to two years Small Business Administration experience and knowledge of government regulations is required.	1 - 2	Bachelor's Degree or equivalent experience.
13082	Intermediate	Responsible for generation of more complex SBA loans. Two to four years Small Business Administration experience and knowledge of government regulations is required.	2 - 4	Bachelor's Degree or equivalent experience.
13083	Career	Responsible for generation of most complex SBA loans. Four to six years Small Business Administration experience and knowledge of government SBA standards and related compliance rules and regulations is required.	4+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): SBA BANKING MANAGER - 13087

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree in Business or Finance with three to four years loan management experience. Six to eight years of experience in Small Business Administration.

JOB FUNCTION AND JOB CODE(S): SBA BUSINESS DEVELOPMENT OFFICER - 13101, 13102

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for developing and managing national SBA programs. Develops strategies to originate SBA loans in the marketplace. Calls on and develops a referral network with commercial real estate brokers, business brokers, business/professional associations, accountants, lawyers, etc. to solicit SBA loan opportunities.

At the highest level, presents the company's loan capabilities. Structures SBA loan proposals, completes initial underwriting and prepares credit package.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13101	Entry	One to three years sales experience and SBA knowledge is required.	1 - 3	Bachelor's Degree or equivalent experience.
13102	Intermediate	Three to five years SBA sales, and community lending experience is required.	3+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): SBA DISTRICT SALES MANAGER - 13103

PRIMARY DUTIES AND RESPONSIBILITIES: Manages a team of Business Development Officers responsible for developing and managing national SBA programs within an assigned district. Responsible for resource assignments to maximize market opportunity. Develops marketing plans and sales goals. Works with BDO's to develop strategies to originate SBA loans in marketplace. Prepares and manages a district budget with focus on SBA loan origination volume and interest rate spread. Works with banking organizations within district to ensure cross sell of other products to SBA customers. Exercises usual authority of a MANAGER, including staff recruitment and development.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Five to seven years SBA sales experience.

JOB FUNCTION AND JOB CODE(S): SBA REGIONAL SALES MANAGER - 13107

PRIMARY DUTIES AND RESPONSIBILITIES: Manages a regional team of SBA District Sales Managers and Business Development Officers responsible for developing and managing national SBA programs. Responsible for territory and resource assignments to maximize market opportunity. Develops marketing plans and sales goals. Works with District Sales Managers and BDO's to develop strategies to originate SBA loans in the marketplace. Prepares and manages a regional budget with focus on SBA loan origination volume and interest rate spread. Works with banking regions to ensure cross sell of other products to SBA customers. Participates on SBA Lending management team to set strategy, policy and procedures. Exercises usual authority of a manager including staff recruitment and development.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Seven to nine years SBA sales experience, two to three years management experience.

JOB FUNCTION AND JOB CODE(S): SBA NATIONAL SALES EXECUTIVE - 13108

PRIMARY DUTIES AND RESPONSIBILITIES: Develops, implements, and administers sales programs focused on Small Business Association lending and other government lending programs. Directs and guides Regional Sales Managers toward achievement of sales goals and results for their assigned territory. Responsible for the recruitment, development, motivation and retention of a high performing sales force. Serves as a subject matter expert on government business lending products/programs. Develops relationships with SBA clients within geographic markets.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Minimum of ten years sales experience in SBA Sales/Service on a National basis.

JOB FUNCTION AND JOB CODE(S): SBA LENDING EXECUTIVE - 13109

PRIMARY DUTIES AND RESPONSIBILITIES: This position is accountable for all activities related to SBA, which in 2001 plans to book \$550MM in loans through the efforts of its 200 team members. SBA provides financing to small businesses through loans. The EVP annually sets both short and long term strategic plans; is responsible for the annual budget; and is accountable for meeting the business' annual loan volume, revenue and earnings targets. He/she is further responsible for ensuring that SBA is in compliance with all-internal as well as governmental (SBA) rules and regulations. Reporting to this position are the following: National Sales Manager; Credit and Underwriting Manager, Operations and Systems Manager; Finance Officer; and, Project Manager. SBA has a national presence and staff operates in a multi-state environment.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Minimum of ten years sales experience.

AUTOMOBILE FINANCE JOB FAMILIES

JOB FUNCTION AND JOB CODE(S):* **AUTO REMARKETING SPECIALIST - 13001, 13002*

PRIMARY DUTIES AND RESPONSIBILITIES: Performs a variety of operational tasks in support of the Remarketing function. Coordinates and monitors vehicle sales at auctions, intra/internet websites, or remote locations nationally. Takes accountability for the entire process from receipt of work to resolution and closure. Responsibilities may include: vehicle valuation, working with both in-house and outside Remarketing Specialists and bank/auction management, verification of proper titling and release of ownership on the bank's behalf. Ensures receipt and accuracy of sale proceeds and fees assessed. Interprets and documents information from various sources within the company's online systems.

At the highest level, considered a subject matter expert related to process or function. Acts as escalation point for less senior specialists, providing training as needed.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13001	Entry	May assist with compiling of statistical reports and other special projects. One to two years operations or administrative experience is required.	1 - 2	Bachelor's Degree or equivalent experience.
13002	Intermediate	Understands state and federal regulations governing the sale of bank-owned assets. Two to three years operations or administrative experience is required.	2+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S):* **DEALER RELATIONSHIP OFFICER - 13003*

PRIMARY DUTIES AND RESPONSIBILITIES: 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 applications; approving or declining credit requests. Participates in the development and recommendation of Indirect Automobile lending policies and practices; makes changes as needed.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Two to three years of experience in indirect auto lending.

JOB FUNCTION AND JOB CODE(S):* **RETAIL UNDERWRITING/FLOORING MANAGER - 13007*

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Five to eight years loan officer experience in the areas of indirect auto lending or direct consumer lending.

JOB FUNCTION AND JOB CODE(S):* **INSTALLMENT LOAN MANAGER - 13008*

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes and controls the activities and staff involved with the Bank's 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): LEASE MANAGER - 13009

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Two to four years of experience of indirect or direct auto lending.

JOB FUNCTION AND JOB CODE(S): AUTO FINANCE MANAGER 1 - 13010

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for, directly and through subordinates, developing and managing banking relationships with business customers. Duties include: managing a team of relationship managers to produce maximum profitability while adhering to policies/regulations; coordinating and enhancing contacts with major accounts/customers; implementing business development programs to attract and retain customers; monitoring entire portfolio for compliance with all laws, regulations and internal policies; ensuring loans are structured and priced within current policy and all credits are properly documented and reported; reviewing proposed loan restructures and renewals; identifying problem loans early and initiating corrective action.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Five plus years related experience; two to three years management experience.

JOB FUNCTION AND JOB CODE(S): AUTO FINANCE RELATIONS MANAGER - 13011, 13012, 13013, 13014

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for account management, customer retention and business development. Resolves customer's problems or issues and satisfies customer needs. Identifies opportunities and cross-sells products and services. Manages and grows a customer portfolio by providing complete customer service in coordination with other product groups and bank channels. Initiate ongoing contact with each customer to identify and assess business needs; providing product information and sourcing potential new customer by creative means. Monitor assigned portfolio for compliance with all laws, regulations and internal policies; ensuring loans are structured and priced within current policy and all credits are properly documented and reported.

At the highest level, calls on and works with existing customers and new business prospects to develop and maintain profitable relationships. Provide customers with opportunities to improve their profitability with financial services; performing risk underwriting, asset management, relationship management and business development; structures with customers and their attorneys; overseeing loan administration and disbursement activities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13011	Entry	Assists higher level relationship managers in pre-call planning, business development strategies and follow-up. Performs financial statement analysis and cash flow projections according to departmental policies. Prepares underwriting analysis and presents findings in the credit report, documenting recommendations to approve the loan. Interprets analyses and identifies inconsistencies. May handle own portfolio of less complex clients.	1 - 2	Bachelor's Degree or equivalent experience.
13012	Intermediate	Responsible for developing and managing relationships of routine to moderately complex lending and financial requirements.	2 - 4	Bachelor's Degree or equivalent experience.
13013	Career	Responsible for developing and managing relationships of moderately complex lending and financial requirements. Assist credit officers in structuring loans; formulating or review proposed loan restructures and renewals; conducting, assigning or recommending collateral or business appraisals; analyzing customers changing financial position. May provide guidance to lower level relationship managers.	4 - 6	Bachelor's Degree or equivalent experience.
13014	Specialist	Responsible for developing and managing relationships of the most complex lending and financial requirements. Manage and report on assigned loan portfolio; acting as a technical resource. Provides guidance to lower level relationship managers.	6+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): AUTO REMARKETING CONSULTANT - 13023, 13024

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the disposal of bank-owned vehicles through auctions, intra/internet, or remote locations nationally. Accountable for establishing floor prices on vehicles to be sold and outstanding inventories pending sale. Monitors flow of vehicles to auction and representing vehicles during sale at auction on site or otherwise; developing and coordinating auction promotional activities; interfacing with auction/management building long-term relationships; analyzing market trends and emerging issues to assist in developing selling strategies. Ensures that vehicles are accurately valued and assessed, including damage assessment repair costs. Resolves issues and problems that may arise before and after sale of asset.

At the highest level, is regarded as an expert in the auto industry. May provide training and guidance to less experienced specialists.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13023	Entry	Ensures overall compliance with government regulations and company policies.	3 - 5	Bachelor's Degree or equivalent experience.
13024	Intermediate	Creates, monitors, and analyzes post-sale reporting and financial results by location. May also assist with compiling statistical data and other special projects as required.	5+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): AUTO RELEASE REPRESENTATIVE - 13033

PRIMARY DUTIES AND RESPONSIBILITIES: Reviews and determines credit worthiness and negotiates terms of lease or terms for conversion of lease to loan products. Analyzes and evaluates customer's needs and turns them into sales opportunities. Provides automotive leasing product information. Obtains commitment to buy, extend or payoff automotive leases from customers and closes the deal. Negotiates final sales package within established guidelines. May cross-sell other products.

QUALIFICATIONS: High School diploma. One to three years sales experience.

JOB FUNCTION AND JOB CODE(S): AUTO RELEASE SUPERVISOR - 13037

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for supervising a telemarketing sales force. Duties include: supervising sales efforts of representatives to achieve goals; ensuring customer service standards are met; ensuring compliance with government regulations and company policies; making employment decisions and setting performance standards; training and coaching representatives; writing and conducting performance evaluations; may interface with clients to resolve service issues. Licensing may be required.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Two to three years sales experience.

JOB FUNCTION AND JOB CODE(S): AUTO RELEASE MANAGER - 13038

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing a telemarketing unit engaged in inbound and outbound sales. Functions include: developing telemarketing programs and initiatives to ensure business goals are met; identifying opportunities for selling products; ensuring effective and efficient sales culture; reviewing and recommending sales and operational systems and procedures; implementing and monitoring performance tracking systems; interfacing with senior management of sales and operational areas; ensuring procedures are in compliance with government regulations and company policies.

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Three to five years sales experience; three years management experience.

JOB FUNCTION AND JOB CODE(S): AUTO FINANCE SALES REPRESENTATIVE - 13931

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for developing and maintaining effective lease relationships with automotive dealerships. Duties include: identifying and selling automotive leasing products to prospective dealers within defined markets; developing existing and/or potential dealer relationships; monitoring monthly performance standards; maintaining working knowledge of products, programs, policies and procedures as well as competitive issues. May communicate to bank personnel active dealer lists. (Direct Sales function)

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Three to five years of experience.

JOB FUNCTION AND JOB CODE(S): AUTO INTERNET SALES REPRESENTATIVE - 13932

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for assisting customers who buy used vehicles through the company Internet web site. Duties include: acting as a liaison with various departments to reach sales conclusion for the internet customer; monitoring monthly performance standards; maintaining working knowledge of products, programs, policies and procedures.

QUALIFICATIONS: High School diploma. Advanced computer skills and Internet knowledge.

JOB FUNCTION AND JOB CODE(S): DEALER RETAIL SALES REPRESENTATIVE 1 - 13941

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for developing and maintaining effective relationships with qualified automotive dealerships. Duties include: coordinating and supporting dealer loan activities/opportunities; identifying and qualifying prospective customers within defined markets; developing existing and/or potential dealer relationships; preparing and facilitating executions of dealer and reserve agreements; monitoring monthly performance standards; maintaining working knowledge of products, programs, policies and procedures as well as competitive issues; conducting regular/periodic rate surveys and preparing overview reports for management;. May communicate to bank personnel dealer buy rates and active dealer lists. (Indirect Sales function)

QUALIFICATIONS: Bachelor's Degree in related field or equivalent experience. Two to three years sales experience.

CENTRALIZED OPERATIONS JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): ELECTRONIC FUNDS TRANSFER SPECIALIST - 12101, 12102, 12103

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the maintenance, servicing, and improvements of electronic transactions on customer accounts MAY include online banking, Debit Cards, Credit Cards, ATM transactions, ACH, phone banking, Phone Teller 24 hour service, payrolls, wire transfers, electronic alert, fund transfer, E-mail retrieval, SMS (Short Message Service) banking, mobile banking, Point of sales banking and overdraft privilege. 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.

At the highest level, performs all functions related to ACH origination, including but not limited to setup of new clients, receiving and uploading files, balancing activity with Federal Reserve, processing Notification of Changes and risk assessment. Posts files, balancing the general ledger accounts with the Federal reserve, stops payments, rejects, returned items, verification of new EFT setups research and error inquires. Provides software/hardware support for on-line business banking products. Coordinates the activities of the EFT Group, providing training and guidance as needed for the EFT Representatives.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12101	Entry	Under close supervision performs all functions related to Electronic Funds Transfers (EFT). A broad knowledge of the institution's products and services is required.	2 - 3	Basic reading, writing and arithmetical ability.
12102	Intermediate	Under general supervision, performs all functions related to Electronic Funds Transfers (EFT). A broad knowledge of the institution's products and services is required.	3 - 5	Basic reading, writing and arithmetical ability.
12103	Senior	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.	5+	Basic reading, writing and arithmetical ability.

JOB FUNCTION AND JOB CODE(S): ELECTRONIC FUNDS TRANSFER OFFICER – 12104

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision, directs the daily operations and activities of all electronic funds transfers such as: customer originated wire transfers, automated teller machine transactions, automated deposits, automated payments and customer directed transfers. Provides assistance on problems and recommends corrective action on collection and/or follow-up on potential losses in areas including, but not limited to, overdrawn accounts, unprocessed rejects, discrepancies, stop payments, unauthorized transactions, lost/stolen cards, re-issuance of cards, and other customer originated ATM/POS/EFT problems and/or issues. Makes recommendations for EFT and Wire Transfer Policy and Procedures. Verifies (and may approve) customer originated wire transfers, verifying that the amounts wired are from cleared funds, and that all required paperwork is properly completed. Provides customers with related instructions on procedures. Assists in the reconciliation of EFT activities, including reclamation and death notification entries. Notifies branch personnel and customers of exception transactions, services charges and discrepancies. May be responsible for notifying customers of EFT Disclosures updates, initiating new direct deposits and/or payments. Investigates unauthorized ATM/POS transactions. Reviews ATM applications for accuracy. Approves closure of accounts with ATM/Check Guarantee Card access and places appropriate status on the cards. May restrict withdrawals from accounts when required.

QUALIFICATIONS: Requires an Associate degree or equivalent financial training, or equivalent experience. The typical incumbent will normally possess a minimum of 2 years of directly related experience. Working knowledge of several computer systems used for processing ATM/EFT transactions, accessing customer accounts and other similar computer systems is required.

JOB FUNCTION AND JOB CODE(S): ELECTRONIC BANKING PROCESSOR - 12441, 12442, 12443

PRIMARY DUTIES AND RESPONSIBILITIES: Provides support related to On-line PC Banking, Phone Electronic Banking and Web Banking systems. Verifies all new PC/Web On-line Banking set-ups and notifies customer/offices of errors. Inputs customer data and completes related input on Bank's ATM. 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.

At the highest level, processes all incorrect and non-posted items within regulated time frames. Communicates with merchants regarding inquiries and disputes. Responds to customer inquiries received through On-line Banking e-mail system. Refurbishes screen phones as necessary.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12441	Entry	Under close supervision, provides general support related to On-line PC Banking, Phone Electronic Banking and Web Banking systems. A working knowledge of the institution's products and services is required.	1 - 2	Basic reading, writing and arithmetical ability.
12442	Intermediate	Under limited supervision, provides technical and operational support, training and knowledge for all functions related to On-line PC, Phone Electronic Banking and Web Banking systems. A broad knowledge of the institution's products and services is required.	2 - 3	Basic reading, writing and arithmetical ability.
12443	Senior	Under general supervision, provides expert technical and operational support, training and knowledge for all functions related to On-line PC Banking, Phone Electronic Banking and Web Banking systems. A broad knowledge of the institution's products and services is required.	3+	Basic reading, writing and arithmetical ability.

JOB FUNCTION AND JOB CODE(S): WIRE TRANSFER REPRESENTATIVE - 12491, 12492, 12493

PRIMARY DUTIES AND RESPONSIBILITIES: Receives, sends and processes wire transfers in a confidential and timely manner. Prepares, processes and maintains documentation related to wires and other department transactions. Assures all necessary wire information is properly and accurately completed. Maintains wire logs according to audit standards. Prepares and enters all general ledger entries to the on-line system for internal accounting. Reconciles, balances, and adjusts general ledger accounts and customer accounts as effected by the wire process. Maintains properly executed wire documentation.

At the highest level, reviews and approves daily wire reconciliation report. Resolves any accounting errors, both internal general ledger and customer, that may arise from wire activity. Assures that all necessary wire information and documentation is properly and accurately completed, and maintained. Assures that daily wire logs are maintained according to audit and regulatory standards. Maintains wire transfer systems and procedure manual, recommends necessary changes for improved productivity and risk management. Evaluates, responds, and corrects any audit exceptions or concerns related to the wire process.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12491	Entry	Under close supervision, receives, sends and processes wire transfers. Assists internal departments and external customers in executing proper wire information and documentation. Handles all inquiries regarding wires and investigates routine issues. Adapts wire procedures as needed when the automated system is not available. A working knowledge of the institution's products and services is required.	1 - 2	Basic reading, writing and arithmetical ability.
12492	Intermediate	Under limited supervision, receives, sends and process wire transfers. Assist less experienced employees with moderately complex transactions. Responsible for training other employees. Handles inquiries regarding wires and investigates all wire issues, routine or moderately complex, reporting any discrepancy to the manager. Maintains wire test codes for correspondent institutions. A broad knowledge of the institution's products and services is required.	2 - 3	Basic reading, writing and arithmetical ability.
12493	Senior	Under general supervision, receives, sends and processes wire transfers. Coordinates, oversee work and answer questions of less experienced employees. Completes the most complex and sensitive transactions. Reviews and approves daily wire input to the on-line system for internal accounting. Assists in training when needed. A broad knowledge of the institution's products and services is required.	3+	Basic reading, writing and arithmetical ability.

JOB FUNCTION AND JOB CODE(S): STRATEGY CONSULTANT - 12501, 12502

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for providing strategic consulting services to client organization using knowledge and expertise regarding business strategy (single Line of Business) and trends in the Industry. Consults with senior managers and staff to create and execute business plans that support the business strategy. Leads or participates in (based on size of effort) the identification of strategic business, investment and alliance opportunities; evaluation and approval process of identified opportunities; identification of technology requirements and coordination of technical resources; and communication of strategy and related business plans to management. Participates in internal and Industry strategic planning activities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12501	Entry	Responsible for providing strategic consulting services to client organization using basic to moderate knowledge and expertise regarding business strategy (single Line of Business) and trends in the Industry.	1 - 2	Bachelor's Degree or equivalent experience.
12502	Intermediate	Responsible for providing strategic consulting services to client organization using moderate to in-depth knowledge and expertise regarding business strategy (multiple Lines of Business) and trends in the Industry.	3 - 5	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): STRATEGY MANAGER - 12506, 12507, 12508

PRIMARY DUTIES AND RESPONSIBILITIES: Lead/coaches a group of leaders to achieve tactical and strategic business goals. Develop and manages budget and promote and implement cost control ideas and process improvements for division and partners. Manages key indicators that specifically impact corporate financial goals. Translates organizational vision and values into tactical and strategic plans.

At the highest level, has extensive bank operations experience, providing broad knowledge of a variety of operational areas and financial products and services, with more in depth knowledge of several areas.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12506	Entry	Typically manages large multi-purpose site or one complex process at several sites; or manages a group of exempt employees in a centralized function, or is a core process manager. Duties may include; evaluating merger & acquisition targets or third party opportunities; proposing and reviewing product line or service changes or expansions. Eight to ten years of operations and management experience, plus knowledge of state and federal regulations related to banking or specialty area is required.	8 - 10	Bachelor's Degree or equivalent experience.
12507	Intermediate	Typically manages large multi process site or one complex process at several sites; or manages a group of exempt employees in a centralized function, or is a core process manager. Duties may include; evaluating merger & acquisition targets or third party opportunities; proposing and reviewing product line or service changes or expansions. Monitors economic, business and political trends to determine potential business impact; coordinating the collection of research and departmental plans and integrating into recommendations. Ten to twelve years of operations and management experience, plus knowledge of state and federal regulations related to banking or specialty area is required.	10 - 12	Bachelor's Degree or equivalent experience.
12508	Career	Typically manages a very large multi process site or several related complex processes at several sites; or manages a group of exempt employees in a centralized function, or manages a complex core process. Duties may include; evaluating merger & acquisition targets or third party opportunities; proposing and reviewing product line or service changes or expansions. Monitors economic, business and political trends to determine potential business impact; coordinating the collection of research and departmental plans and integrating into recommendations. Partners with senior and/or executive management to influence the long-term strategic direction of overall business model. Twelve plus years of operations and management experience, with senior management experience, typically in a large institution or at top management level at a smaller company is required.	12+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): OPERATIONS MANAGER - 12509, 12510

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for delivery or operations services/products to internal and external customers. Participates in long-term or strategic planning for the department. Determines departmental structure and allocates resources.

At the highest level, develops, recommends and implements departmental policies and procedures. Ensures staff compliance with these and other banking policies.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12509	Entry	Manages a department within the bank operations group. Six to eight years of operations and management experience is required.	6 - 8	Bachelor's Degree or equivalent experience.
12510	Intermediate	Manages a larger, or more complex, more risk intensive department within the bank operations group. Eight plus years of operations and management experience is required.	8+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): PROOF OPERATOR - 12511

PRIMARY DUTIES AND RESPONSIBILITIES: 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 a monthly statement. Maintains institution check files by receiving, gathering, researching and filing paid checks drawn on member's checking accounts. Maintains safekeeping bulk files. Prepares statements, researches "cripples" and mails statements on institution members accounts. Obtains information from and provides information to institution 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.

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

JOB FUNCTION AND JOB CODE(S): PROOF OPERATOR SPECIALIST - 12515

PRIMARY DUTIES AND RESPONSIBILITIES: Coordinate and organizes functions of checkfile/ statement preparation department. Maintains institution check files by receiving, gathering, researching and filing paid checks drawn on member's checking accounts. Maintains safekeeping account bulk files. Prepares statements, researches "cripples" and mails statements on institution members' accounts. Obtains information from and provides information to organization branch offices concerning checks, 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): PROOF OPERATOR SUPERVISOR - 12517

PRIMARY DUTIES AND RESPONSIBILITIES: Overall supervision of the Central Processing Department, 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 in clearing cash letters, institution checks, checking 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 report to the Accounting Department. May review questionable activity on statements. Coordinates the rendition of checking Account statements.

QUALIFICATIONS: High school graduate or equivalent. 2-4 years in a 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 by touch.

JOB FUNCTION AND JOB CODE(S): PROOF OPERATOR MANAGER - 12518

PRIMARY DUTIES AND RESPONSIBILITIES: Administrative responsibility for the Central Checking and Item Processing Department. Directs overall work flow. Provides recommendations, documentation and implementation of new and revised operating procedures. Interfaces with branch and regional 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 of 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.

QUALIFICATIONS: High school graduation 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.

JOB FUNCTION AND JOB CODE(S): CHECK PROCESSING CLERK - 12521

PRIMARY DUTIES AND RESPONSIBILITIES: 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 a monthly statement. Maintains institution check files by receiving, gathering, researching and filing paid checks drawn on members checking accounts. Maintains safekeeping bulk files. Prepares statements, researches "cripples" and mails statements on institution members accounts. Obtains information from and provides information to institution 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.

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

JOB FUNCTION AND JOB CODE(S): CHECK PROCESSING SPECIALIST - 12522

PRIMARY DUTIES AND RESPONSIBILITIES: Coordinate and organizes functions of checkfile/ statement preparation department. Maintains institution check files by receiving, gathering, researching and filing paid checks drawn on member's checking accounts. Maintains safekeeping account bulk files. Prepares statements, researches "cripples" and mails statements on institution members' accounts. Obtains information from and provides information to organization branch offices concerning checks, 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): CHECK PROCESSING SUPERVISOR - 12527

PRIMARY DUTIES AND RESPONSIBILITIES: Overall supervision of the Central Processing Department, 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 in clearing cash letters, institution checks, checking 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 report to the Accounting Department. May review questionable activity on statements. Coordinates the rendition of checking Account statements.

QUALIFICATIONS: High school graduate or equivalent. 2-4 years in a centralized check processing environment. One year supervisory experience and two years computer experience required. Courses or experience in accounting, correspondent bank interface, Federal Reserve processing and regulations, clearing process and 10 key by touch.

JOB FUNCTION AND JOB CODE(S): CHECK PROCESSING MANAGER - 12528

PRIMARY DUTIES AND RESPONSIBILITIES: Administrative responsibility for the Central Checking and Item Processing Department. Directs overall work flow. Provides recommendations, documentation and implementation of new and revised operating procedures. Interfaces with branch and regional 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 of 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.

QUALIFICATIONS: High school graduation 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.

JOB FUNCTION AND JOB CODE(S): CREDIT CARD PROCESSOR - 12601, 12602

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, develops, direct credit card clerical functions 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. Assist Credit Supervisor in preparing monthly reports. Prepares and maintains reissued accounts on a monthly basis. Other duties as assigned by department supervisor.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12601	Entry	Under direct supervision, performs a variety of duties requiring a thorough knowledge of credit card operations, procedures, methods, practices and policies. One-year experience in a centralized unsecured credit application processing unit or credit and consumer service department is required.	1 -2	High school graduate or equivalent.
12602	Intermediate	Oversees department functions including daily operations, application processing and customer service. Also, assists the department manager. Two years in one of the following areas: 1) centralized unsecured credit application processing; or 2) centralized credit card customer service department is required.	2+	High school graduate or equivalent.

JOB FUNCTION AND JOB CODE(S): CREDIT CARD SUPERVISOR - 12607

PRIMARY DUTIES AND RESPONSIBILITIES: Oversees Central Credit Department functions including credit card operations, application processing and customer contact. May also assist in underwriting. Oversees clerical functions of credit cards on daily basis. Maintains responsibility for all credit card general ledger accounts. Reviews daily all exception reports. Distributes/maintains all credit card reports. Assists in resolution of operating problems with credit card processor and within the department. Assists 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. Assists credit officer with underwriting responsibilities.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): CREDIT CARD MANAGER - 12608

PRIMARY DUTIES AND RESPONSIBILITIES: Approves credit card applications within assigned lending limits and in accordance with current institution 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.

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

JOB FUNCTION AND JOB CODE(S): OPERATIONS SUPERVISOR - 12721, 12722

PRIMARY DUTIES AND RESPONSIBILITIES: 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. 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. 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, back office staff and new account personnel to maintain proper customer relations. Responsible for teller maintenance of required cash limitation. 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.

At the highest level, assumes responsibilities of the Branch Manager or Assistant Branch Manager during their absence. Provides leadership and functions as a working supervisor for teller, new account and support personnel, and assists with their training and development. Guides and directs the activities of teller, new account and support personnel. Responsible for implementing Institution policies and procedures in relation to back office or new account operations. 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. Responsible for monitoring reports from the computer center detailing deposit account transactions.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12721	Entry	Assists Branch Manager in all assigned phases of branch operations, with an immediate area of responsibility for the teller line. Capable of performing all teller functions and functioning as a teller when required. Assist management in locating teller or Branch outages. 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.	2 - 3	High school graduate or equivalent.
12722	Intermediate	The highest-level Operations position assists the Branch Manager and/or Assistant Branch Manager in the efficient operation of the branch. May assist with the coordination of deposit account development programs and public relations activities. 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.	3+	High school graduate or equivalent.

JOB FUNCTION AND JOB CODE(S): ATM MAINTENANCE REPRESENTATIVE - 12730, 12731

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, approves requests from EASRs to defer service calls according to established guidelines. Documents and reports deferrals and other activities to management.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
12730	Entry	Position is independent of direct supervision. Specialized training in ATM equipment operations and minor maintenance is required.	1 - 2	High school graduate or equivalent.
12731	Intermediate	Position is independent of direct supervision. Makes good business decisions on the spot and escalates issues to management as necessary. Specialized training in ATM equipment operations and minor maintenance is required.	2+	High school graduate or equivalent.

JOB FUNCTION AND JOB CODE(S): DEPOSIT SERVICES SPECIALIST - 12954

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision generates, compiles, processes and records bookkeeping functions supporting deposit transactions and activities. Responsible for daily reconciliation of debit and ATM card transactions by printing appropriate reports and comparing to previous day ending balances. Performs functions of a call center, responds to telephone calls, conducts research and follow up as required. Responsible for IRA reporting, a variety of regulatory functions, including compliance reviews. Processes wire transfers and credit rating requests as required. Processes returned items, performs cash balancing function, proof clearings balancing, processes transactions related to dormant accounts, processes deposits and loan payments received by mail. Performs ACH transactions and Fedline functions, performs transactions related to traveler check verification, responds to levies or attachments and performs required action, performs escheatment reporting, responds to subpoena requests. Handles transactions related to EFT disputes; logs in and assigns claim number per regulations. Upon receipt of written claim from customer, researches activity and transactions relevant to claim. If appropriate, prepares and issues provisional credit and/or letter to extend claim to customer by regulatory deadlines. Performs incoming and outgoing collections, processes reclamations, performs transactions related to interest reserve back-up withholding, prepares required paperwork for death notifications.

QUALIFICATIONS: High School graduate. Two to three years of experience handling a variety of banking transaction in a centralized operational environment.

JOB FUNCTION AND JOB CODE(S): DEPOSIT SERVICES SUPERVISOR - 12957

PRIMARY DUTIES AND RESPONSIBILITIES: Provides daily supervision and on-the-job training to deposit services team members, evaluates performance and conducts periodic staff meetings, delegates and prioritizes individual assignments. Reviews and processes IRA related record keeping transactions. Performs back up of critical department functions; and acts as a back up in the event of staff absences. Resolves problems and customer services issues. Compiles, analyzes and processes detailed information required for centralized deposit operations.

QUALIFICATIONS: High School graduate. Three to five years of experienced in banking operations. Supervisory experience desirable.

JOB FUNCTION AND JOB CODE(S): DEPOSIT SERVICES MANAGER - 12958

PRIMARY DUTIES AND RESPONSIBILITIES: Manages all back-room operations functions for the branch network. Ensures staff is adequately trained and that work is performed in accordance with standard operating procedures. Provides direction, leadership & Training to team members. Intervenes on more complex problems and assists team members in problem resolution. Prepares and distributes end of month reports, monitors CTR exempt accounts, annually updates CTR exemption list. Coordinates unscheduled cash shipments, in conjunction with MIS, sets up new ATM machines, reviews monthly branch and department suspense reports and reports irregularities to senior officer.

QUALIFICATIONS: High school graduate with some college coursework. Three to five years bank operations experience. Previous supervisory experience required.

INVESTMENTS / ANNUITIES / RETIREMENT JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): PORTFOLIO ASSISTANT - 13020

PRIMARY DUTIES AND RESPONSIBILITIES: Assists Portfolio Managers in daily trade activities. Answers phones, relays messages to Traders. Obtains accrual rate for funds. Informs Fund Accounting of accrual changes. Records market information and seek competitive bids. Writes correction and replacement tickets.

QUALIFICATIONS: Associate degree or equivalent experience. One to two years of experience of related experience working in investment function.

JOB FUNCTION AND JOB CODE(S): PORTFOLIO ANALYST/TRADER 3 - 13021

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for monitoring interest rate and credit risk for the Bank's fixed income portfolio using computer models that simulate a variety of interest rate environments. Support management decision-making processes through the collection, interpretation, analysis, communication and reporting of financial, accounting, and/or operational statistical data. Executes purchases and sales of bonds of fixed income funds.

QUALIFICATIONS: Bachelor's Degree in business or finance and requires 4 or more years of related work experience. Knowledge of standards, practices and methodologies relating to the analysis and communication of statistical data and results.

JOB FUNCTION AND JOB CODE(S): SENIOR TRADER 3 - 13022

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for estimating appropriate valuation, pricing, hedging and trading of products while maintaining solidified relationships with client broker/dealer and street firms for ordered and trading. Makes recommendations and assist in the selection of securities. Executes Portfolio Managers decisions to buy or sell, determines prices, broker, and time frame. Keeps abreast of market activity and may provide information to Portfolio Managers, client broker/dealer.

QUALIFICATIONS: Master or Bachelor in Business or related area and requires a minimum 5 years of experience of trading experience managing income portfolios. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): WHOLESALE DISTRIBUTION SALES MANAGER - 13025

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the wholesale distribution of annuity product lines. Manages wholesaling activity through brokers and dealers to maximize sales growth and return. Duties include implementing overall strategic plan for wholesale group and coordinating sales activities with marketing department and product development specialist.

QUALIFICATIONS: Bachelor's Degree in Business or related field. Requires 6 to 8 years underwriting/loan experience

JOB FUNCTION AND JOB CODE(S): PORTFOLIO MANAGER - 13026, 13027

PRIMARY DUTIES AND RESPONSIBILITIES: May operate in a single functional area such as Money Market Securities, Taxable Bonds, Tax Exempt Securities, Equities, and Fixed Income Securities. Gathers and assesses investment information through research findings and discussions and visits with company officials. Works with trading desk for market timing of securities executions. Monitors financial condition of corporations whose securities are held in the portfolio. Knowledge of fixed income markets and performance feedback is required.

At the highest level, provides important financial information and analyses to be used by management in formulating strategy and consequent decisions. Develops strategy for investments of assets, formulates composition of specified portfolio.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13026	Entry	Recommends investment policies and implements policies and programs to achieve investment objectives for an investment fund. Evaluates risks and returns associated with investment options. Responsibilities at this level are generally limited to smaller, less complex accounts, or assisting senior management staff on major accounts.	3 - 5	Master's Degree or equivalent experience.
13027	Intermediate	Responsible for managing the investments of a specific portfolio. Funds managed at this level are generally large, complex with a significant element of risk.	6+	Master's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): PORTFOLIO DIRECTOR - 13028

PRIMARY DUTIES AND RESPONSIBILITIES: This position may operate in a single functional area or have multiple area responsibilities such as Money Market, Taxable Bonds, Tax Exempt Securities, Equities, and Fixed Income Securities. Responsible for policies and direction of investment management activities for a major part of the investment function or area. Supervises Portfolio managers. Develops investment strategy, policies and programs to increase portfolio performance.

QUALIFICATIONS: Typically requires a Master or Bachelor in Business or related area with 8 plus years related work experience.

JOB FUNCTION AND JOB CODE(S): TRADING DIRECTOR - 13029

PRIMARY DUTIES AND RESPONSIBILITIES: Top executive responsible for directing the execution of purchases and sales of securities according to decisions made by Portfolio Managers. Supervises Traders and ensures best possible execution with respect to price, broker, commissions and time frame. Communicates with brokers and investment houses to obtain clear picture of market activity. Assesses market conditions and keeps Portfolio Managers informed.

QUALIFICATIONS: Master or Bachelor in Business or related area and requires 8 plus years of trading experience managing income portfolios. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): FINANCIAL ASSOCIATE - 13031

PRIMARY DUTIES AND RESPONSIBILITIES: Provides sales support to the Financial Consultants. Incumbents will have sales or sales support experience in a bank or brokerage setting. Responsible for outbound telemarketing, scheduling sales seminars and appointments, customer services support and follow-up.

QUALIFICATIONS: Associate degree or equivalent experience with 1 year of sales experience. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): FINANCIAL CONSULTANT - 13032

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for coordinating the delivery of a broad range of bank products and services. Such as deposit, credit, mortgage, investment, insurance, non-proprietary products, etc. Responsible for selling appropriate financial services products to potential clients and performing business development activities. Thorough knowledge of investment products, including mutual funds, annuities, stocks and bonds.

QUALIFICATIONS: Bachelor's Degree in business or finance with 3-5 years direct investment sales experience. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): ACTUARIAL ANALYST - 13041

PRIMARY DUTIES AND RESPONSIBILITIES: Position may exist in various business units. Will analyze data, establish rates and rating systems, interpret historical data, and develop new and innovative actuarial support for various insurance programs. Responsible for pricing, planning and overall support to business unit. Works closely with underwriters to price large accounts, assists in developing/enhancing pricing models, planning process and monitoring profitability of the business.

QUALIFICATIONS: Bachelor's Degree in Mathematics, Statistics or Actuarial Science. This a journey level actuarial position with completion of courses necessary to attain the designation of ASA or FSA.

JOB FUNCTION AND JOB CODE(S): INDIVIDUAL ANNUITY ACTUARY - 13042

PRIMARY DUTIES AND RESPONSIBILITIES: Applies knowledge of mathematics, statistics, probability, principles of finance and business to problems in individual annuity plans. Construct probability tables applicable to individuals, develops rate formulas, and designs and reviews individual annuity plans, based on analysis of statistical data and other pertinent information.

QUALIFICATIONS: Bachelor's Degree in Mathematics, Statistics or Actuarial Science. This a journey level actuarial position with completion of courses necessary to attain the designation of ASA or FSA.

JOB FUNCTION AND JOB CODE(S): GROUP ANNUITY ACTUARY - 13043

PRIMARY DUTIES AND RESPONSIBILITIES: Applies knowledge of mathematics, statistics, probability, principles of finance and business to problems in-group annuity plans. Construct probability tables applicable to groups, develops rate formulas, and designs and reviews individual annuity plans, based on analysis of statistical data and other pertinent information.

QUALIFICATIONS: Bachelor's Degree in Mathematics, Statistics or Actuarial Science. This a journey level actuarial position with completion of courses necessary to attain the designation of ASA or FSA.

JOB FUNCTION AND JOB CODE(S): ACTUARIAL SERVICES MANAGER - 13048

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for a group of actuaries that perform financial projections and actuarial analysis. Implements policy to protect the organization's financial integrity. May be responsible for pricing, risk management, reserving and actuarial administration.

QUALIFICATIONS: Bachelor's Degree in Mathematics, Statistics or Actuarial Science.

JOB FUNCTION AND JOB CODE(S): **CUSTOMER SERVICE REPRESENTATIVE - ANNUITIES - 13051, 13052, 13053**

PRIMARY DUTIES AND RESPONSIBILITIES: Delivers consistent cost effective customer service by assisting in handling/supporting customer telephone and/or mail requests.

At the highest level, handles/supports non-routine customer meetings, telephone and written requests for service including account, product, and procedural information. Researches and resolves account problems. Independently processes/supports routine customer initiated transactions. Trains and coaches less experienced customer representatives.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13051	Entry	Ensures appropriate information flow to senior customer service team members, and with assistance, producers, field representatives (sales/marketing), and third parties.	0 - 1	Appropriate insurance license required.
13052	Intermediate	Ensures appropriate information flow to producers, field representatives (sales/marketing), and third parties. Assists in handling/supporting non-routine customer telephone and written requests for service and in processing non-routine customer initiated transactions.	1 - 3	Appropriate insurance license required.
13053	Senior	Ensures appropriate information flow to producers, field representatives (sales/marketing), and third parties.	3+	Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): **CUSTOMER SERVICE MANAGER- ANNUITIES - 13058**

PRIMARY DUTIES AND RESPONSIBILITIES: Directs customer services teams in delivery of consistent cost effective customer service. Manages the activities of multiple units/teams that provide a broad range of services for annuity products. Responsible for overseeing daily operations and setting performance goals for unit/office. Provides consistent cost effective administrative services ensuring compliance with corporate, state and federal regulations.

QUALIFICATIONS: Bachelor's Degree with five to seven years' experience. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): **LICENSING TECHNICIAN - 13061**

PRIMARY DUTIES AND RESPONSIBILITIES: Technician responsible for reviewing broker/agent license applications and registrations. Responsible for creating and maintaining company records of active and pending agents. Handles billing and payment of license appointment and registration fees. Assists in communicating licensing procedures to brokers/agents. Coordinates license renewals with product areas and in-house sales force.

QUALIFICATIONS: Two years related insurance experience with one year licensing experience.

JOB FUNCTION AND JOB CODE(S): **SENIOR LICENSING TECHNICIAN - 13062**

PRIMARY DUTIES AND RESPONSIBILITIES: Senior Lead technician responsible for administering and processing resident/nonresident license applications, terminations and renewals for brokers/agents in accordance with regulatory requirements and company policy. Assists in review and analysis of broker/agent licensing laws and regulations. Provides assistance & Training to less experienced licensing technicians.

QUALIFICATIONS: Bachelor's Degree with three to five years related insurance experience. This is an experienced specialist position with 4-6 years licensing experience.

JOB FUNCTION AND JOB CODE(S): LEAD LICENSING TECHNICIAN - 13063

PRIMARY DUTIES AND RESPONSIBILITIES: Lead technician responsible for developing and communicating licensing procedures applicable to home office/field distribution systems. Reviews and interprets state, resident/non-resident, agent/broker licensing laws and regulations. Provides technical assistance & Training to less experienced licensing technicians.

QUALIFICATIONS: This is a fully experienced specialist position with 6-8 years licensing experience or two years with a degree.

JOB FUNCTION AND JOB CODE(S): PENSION ANALYST- DEFINED BENEFIT - 13084

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing office services within a specific field office including new business processing, premium reporting, budgets, preparation of proposals and licensing and compliance activities. Recruits, selects and develops office staff for assigned marketing office(s).

QUALIFICATIONS: Bachelor's Degree with one to two years pension administration. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): PENSION SPECIALIST- DEFINED BENEFIT - 13085

PRIMARY DUTIES AND RESPONSIBILITIES: Handles, with minimal supervision, all aspects of operations of customer pension plans. Provides plan design and administration for qualified retirement plans. Duties include preparation of periodic valuations, asset reconciliation, gain/loss analysis and allocations, normal benefit calculations/allocations and government reporting forms. May work with proposal specialist to develop proposals. Coordinates communication with Plan Sponsors and their representatives.

QUALIFICATIONS: Bachelor's Degree with two to four years of experience in pension administration. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): PENSION MANAGER- DEFINED BENEFIT - 13088

PRIMARY DUTIES AND RESPONSIBILITIES: Assists in managing overall functions dedicated to the design and administration of qualified retirement plans. Coordinates delivery of quality and timely services to external customers, and internal clients such as customer service and sales staff. Directs day-to-day front line supervision of all aspects of qualified retirement plan design and administration. Ensures that all plans are designed and administered in compliance with all applicable federal and state laws and regulations. Resolves issues or problems as they arise.

QUALIFICATIONS: Bachelor's Degree in business related field. Appropriate insurance license required. Five to seven years of experience in pension administration with three years of management experience.

JOB FUNCTION AND JOB CODE(S): DEFINED CONTRIBUTION ADMINISTRATION OFFICER 1 - 13091

PRIMARY DUTIES AND RESPONSIBILITIES: Entry-level position that is responsible for all aspects of defined contribution plan administration. Has responsibility for several small, less complex plans. The specific functions include; responding to written and telephone inquiries; performing complex tests and other compliance reviews; reviews new plans; prepares summary plan descriptions (SPD); monitors tax reporting, produces and reviews participant statements/trust reports and produces Form 5500 and applicable schedules; and processes plan terminations.

QUALIFICATIONS: Bachelor's Degree with 1-2 years of experience as well as advanced knowledge of IRS Code Section 401(k)/403(b) rules and regulations, the company's plan provisions, and has a working knowledge of internal procedures and systems

JOB FUNCTION AND JOB CODE(S): DEFINED CONTRIBUTION ADMINISTRATION SPECIALIST - 13092

PRIMARY DUTIES AND RESPONSIBILITIES: The incumbent has total responsibility for several medium to large sized plans typically with population of 500-1000. The duties involve dealing directly with clients, CPA's, Financial Advisors, and Agents. Reviews new plans; prepares summary plan descriptions (SPD); monitors tax reporting, produces and reviews participant's statements/trust reports and produces Form 5500 and applicable schedules; and processes plan terminations.

QUALIFICATIONS: Bachelor's Degree with two to four years of experience as well as advanced knowledge of IRS Code Section 401(k)/403(b) rules and regulations, the company's plan provisions, and has a working knowledge of internal procedures and systems.

JOB FUNCTION AND JOB CODE(S): **DEFINED CONTRIBUTION ADMINISTRATION CONSULTANT - 13093**

PRIMARY DUTIES AND RESPONSIBILITIES: This is a consulting position in defined contribution administration. The primary responsibility of this position is to provide retirement plan technical consulting services to Financial Advisors, Agents, Plan Participants, Plan Administrators and other internal clients. The incumbent offers suggestions and solutions to problems, questions, and other situations that require a knowledge of retirement law, or otherwise pertain to rules/regulations governing 401(k), 403(b), IRAs, Employee Pension Plans, or other qualified/non-qualified plans. Prepares IRS forms and documents, handles non-discriminating testing, restatements, reviews complex conversions, responds to all IRS inquiries, and reviews accuracy of profit sharing calculations; prepares and presents technical training classes; participates in prospect presentations, and plan visits.

QUALIFICATIONS: Bachelor's Degree with four to six years of experience as well as advanced knowledge of IRS Code Section 401(k)/403(b) rules and regulations, the company's plan provisions, and has a working knowledge of internal procedures and systems.

JOB FUNCTION AND JOB CODE(S): **DEFINED CONTRIBUTION ADMINISTRATION MANAGER - 13098**

PRIMARY DUTIES AND RESPONSIBILITIES: Performs all administrative duties pertaining to a team of 15-20 people. Also. Closely oversees the operation of client service team, with responsibility of 100-130 retirement plans; oversees plan conversions; chairs the various committees ADP, 5500, tax reporting systems, resolves problems raised by Financial Advisors, Agents, Plan Administrators; and participants; assists in the timely identification of regulatory changes and their impact on the administration of the plan; assists in the development of proposals to clients; act as Training Liaison; and participates in prospect presentations.

QUALIFICATIONS: Bachelor's Degree in Business or Finance with six to eight years of experience as well as advanced knowledge of IRS Code Section 401(k)/403(b) rules and regulations, the company's plan provisions, and has a working knowledge of internal procedures and systems.

INSURANCE SERVICES - REINSURANCE JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **ACTUARIAL PROGRAM MANAGER -13070**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsibilities include developing and managing a product line within the Reinsurance Business Portfolio to optimize insurance company capital and maximize revenue and Return on Equity. Business development will be achieved through marketing and executing capabilities to identify, analyze and on-board select Reinsurance opportunities and, in partnership with Reinsurance Executives, to manage portfolio risk, revenue and profitability to achieve objectives. The role will have functional responsibilities that include: all actuarial analysis, assessment of key loss drivers, modeling, pricing, loss forecasting, pro forma development and Return on Surplus derivations for assigned lines of business, internal and external actuarial due diligence on prospective transaction partners to ensure appropriateness of pricing, coverage's, risk sharing and mitigants, negotiation of actuarial transaction terms and key mitigating provisions, comprehensive risk assessments to ensure opportunities meet acceptable actuarial standards, serving as SPOC for management of outside consulting actuaries and actuarial brokers, coordinate general ledger reporting, reserving, revenue recognition and cash transfers with external parties, finance team, and Reinsurance Executives, produce all associated monthly actuarial and financial assessment and reporting, AND evaluate trends in key loss drivers to decision retention or termination of any individual opportunity. This role reports to the Reinsurance Actuarial Executive.

QUALIFICATIONS: Bachelor's Degree with 10 plus years of experience working in Reinsurance with 5 years as a Broker. Accreditation in SOA, CAS, or MAAA.

JOB FUNCTION AND JOB CODE(S): REINSURANCE BUSINESS DEVELOPMENT- 13071

PRIMARY DUTIES AND RESPONSIBILITIES: Responsibilities include developing and managing a Reinsurance business to optimize insurance company capital and maximize revenue and Return on Equity. Business development will be executed through marketing and executing Reinsurance Division capabilities to identify, analyze, and on-board select Reinsurance opportunities and, in partnership with Reinsurance Actuarial Executive, to manage Reinsurance Division risk, revenue and profitability to achieve objectives (including profitability targets). This role will be responsible for driving annual revenue growth and have functional responsibilities which include: internal and external due diligence on prospective transactions to ensure opportunity viability and adherence to vendor management protocols. Negotiation of transaction terms and drafting of initial agreements with third party clients, comprehensive risk assessments to ensure opportunities are compliant with regulatory requirements and can be implemented in a timely and effective manner. Serves key contact for management of outside counsel, coordinates transaction approvals with internal legal, risk and business partners, and optimizing reinsurance company legal entity structure. Responsible for Product Development, Procurement and all Product Management responsibilities for Reinsurance. Partners with internal Legal teams and outside counsel to evaluate and engage in various business opportunities. Ability to perform in-depth transactional analysis, as well as incorporating regulatory compliance considerations for property/casualty and life reinsurance. Manages a portfolio of opportunities, ensuring performance and stability is adhered to. Excellent negotiation and communication skills; particularly experience negotiating terms of contracts with insurers, reinsurers, brokers, third party administrators and intermediaries

QUALIFICATIONS: Bachelor's Degree with 8 plus years of experience in reinsurance. Experience with complex reinsurance transactions including financial reinsurance, surplus relief, contractual liability insurance related to service contracts and warranty products, GAP and general liability property casualty reinsurance.

JOB FUNCTION AND JOB CODE(S): REINSURANCE ACTUARY- 13072

PRIMARY DUTIES AND RESPONSIBILITIES: Responsibilities include developing and managing a Reinsurance business to optimize insurance company capital and maximize revenue and Return on Equity. Business development will be achieved through marketing and executing Reinsurance Division capabilities to identify, analyze and on-board select Reinsurance opportunities and, in partnership with Reinsurance Business Development Executive, to manage Reinsurance Division risk, revenue and profitability to achieve objectives. This role will be responsible for driving annual revenue growth and have functional responsibilities which include: all actuarial analysis, assessment of key loss drivers, modeling, pricing, loss forecasting, pro forma development and Return on Surplus derivations. Internal and external actuarial due diligence on prospective transaction partners to ensure appropriateness of pricing, coverage's, risk sharing and mitigants. Responsible for negotiation of actuarial transaction terms, key mitigating provisions and comprehensive risk assessments to ensure opportunities meet acceptable actuarial standards. Coordinates all general ledger reporting, reserving, revenue recognition and cash transfers with external parties and finance team. Manages all monthly actuarial and financial assessment and reporting and evaluate trends in key loss drivers to decision retention or termination of any individual opportunity.

QUALIFICATIONS: Bachelor's Degree with 8 plus years of experience in Reinsurance. Accreditation in SOA, CAS or MAAA.

INSURANCE JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): APPRAISER - AUTOMOBILE - 13104, 13105

PRIMARY DUTIES AND RESPONSIBILITIES: Appraises automobile for physical damage losses and automobile property damage losses and acceptable loss assessments with repair shops, contractors, insurers and claimants. May have authority to settle single property damage claims or collision losses and can issue fast-track drafts on the spot, after appraisal of damage.

At the highest level, appraises complex or highly specialized automobile for physical damage losses and automobile property damage losses and negotiates acceptable loss assessments with repair shops, contractors, insurers and claimants.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13104	Entry	This is the Entry Level appraiser position involving physical damage losses and property damage losses where such losses are not extensive or complex. Background in automobile bodywork to enable the individual to make cost estimates is required. Tact and diplomacy in dealing with claimants under stressful circumstances.		State Licensing may be required.
13105	Intermediate	This is the Advanced Level appraiser position concentrating on the more complex vehicle damage losses, such as extensive fleet damage or damage to specialized vehicular equipment requiring specialized knowledge. Extensive experience in automobile repair, either in actually performing the work or appraising it is required, and would be considered an expert in the field.		State Licensing may be required.

JOB FUNCTION AND JOB CODE(S): CLAIMS REPRESENTATIVE - 13111, 13112, 13113

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the review and processing of claims according to established procedures. Communicate with clients, claimants, providers, team members and company representatives in terms of status, reserve level determination and adjustment considerations. Verify coverage in relation to the loss; complete and submit claims reports and supporting documentation to insurer. Generate appropriate claim file documentation throughout the duration of the claim by completing required checklists, maintaining files and inputting policy detail according to company policy and procedures. Process and issue claim payments to the appropriate party(s) with corresponding explanation.

At the highest level, exercises independent judgment and discretion while handling potentially large and/or exceptionally complex claims in litigation with draft authority designated by the carrier to settle in lieu of litigation. Directs the workflow between production and claims departments and acting as liaison between the client, sales team and carrier when necessary. Communicates with management and sales team on large or complex claims. May have training and supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13111	Entry	Performs a variety of clerical duties that include but are not limited to typing, photocopying, faxing, filing and data entry. Six months of business experience with general knowledge of insurance is required.	6 Months	High school graduate or equivalent experience.
13112	Intermediate	Assists in the handling of potentially large and/or complex claims. Duties include: reviewing the claim and delegating to the appropriate team member to ensure expertise in claims handling; interacting with clients, claimants, providers, team members and company representatives in terms of status, reserve level and adjustment considerations. Requires a broad understanding of company procedures and products.	2 - 3	High school graduate or equivalent experience.
13113	Senior	Handles large and/or exceptionally complex claims. Duties include but are not limited to: personal inspection of loss to ensure appropriate adjusting perimeters are utilized, reviewing the claim and delegating to the appropriate team member to ensure expertise in claims handling; interacting with clients, claimants, providers, team members and company representatives in terms of status, reserve level and adjustment considerations. Requires a broad understanding of company procedures and products.	4+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): CLAIMS REPRESENTATIVE - HOMEOWNERS - 13121

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for providing mobile, on-site service to policyholders in response to notice of loss. Prompt contact, inspection of damages, investigation, estimating damages, settlement of claim, and issuing payment. Apply claim functional knowledge to interpret and apply coverage's, investigate exposures and/or perils, and properly reserve and negotiate settlements.

QUALIFICATIONS: High school graduate or equivalent experience. Valid drivers license required. A minimum of 2 to 3 years claims handling and estimating experience required.

JOB FUNCTION AND JOB CODE(S): CLAIMS SPECIALIST - MEDICAL - 13122

PRIMARY DUTIES AND RESPONSIBILITIES: Processes claims, including, but not limited to, paying, denying and pending based on information submitted for review. Analyzes billings and supporting medical documentation and uses in-house processing system, which includes sub-systems for diagnosis and procedures to determine nature and validity of claim; independently determines liability of claim after thorough review of all submitted documentation and verification provisions; approves claims for final disposition. Communicates verbally and in writing to effectively handle the initial process for follow-up of claims, or to respond to inquiries from insured, providers, agent attorneys regarding claim status and policy provisions.

QUALIFICATIONS: High school graduate or equivalent experience. One year of related work experience. Medical terminology preferred.

JOB FUNCTION AND JOB CODE(S): INSURANCE CLAIMS SUPERVISOR - 13127

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing exceptional and complex claims including investigation, payment determination, and payment processing. Provides supervision & Training to Claims Specialists.

QUALIFICATIONS: Associate degree or equivalent experience. Requires 3-5 years insurance experience.

JOB FUNCTION AND JOB CODE(S): CLAIMS MANAGER - 13128

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing a multi-functional team of claim examiners and clinical case managers responsible for the administration of claims.

QUALIFICATIONS: Bachelor's Degree with 3 years in management experience. Minimum of 5 years of experience with claim processing.

JOB FUNCTION AND JOB CODE(S): INSURANCE LICENSING SPECIALIST - 13131, 13132

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for properly licensing the organization for insurance purposes. Assists employees in becoming licensed as insurance agents by providing information on the licensing requirements and process, furnishing study materials, and submitting forms and fees to state departments of insurance.

At the highest level, processes renewals of agent and corporate insurance licenses. Implements customary changes in insurance licensing requirements based on changes in laws, regulations, or company policies.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13131	Entry	Handles routine non-complex activities.	0 - 2	High school graduate or equivalent experience.
13132	Intermediate	Handles non-routine complex activities.	2+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): CLAIMS EXAMINER - LIFE - 13201, 13202, 13203

PRIMARY DUTIES AND RESPONSIBILITIES: Examines notices of death for completeness and to determine beneficiary and if documentation is appropriate. Prepares documents for notification to Federal and State agencies. Calculates amounts payable and prepares check request.

At the highest level, makes determination as to ultimate cause of death based on medical documentation and reference to international classification of disease book for code. Examines more complicated notices of death involving successor trustees, divorce, special settlements, minor beneficiaries, accidents and homicides. Determines proper beneficiary arrangement. Frequently contacts policyholders, agents, attorneys, employers, hospitals and investigating companies in the process of completing necessary information before preparing check requests.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13201	Entry	Examines basic payment death claim files on multiple policies, multiple payees, trust agreements and estate payments. Assignments are generally routine. Experience with medical terminology is required.	0 - 2	General knowledge of insurance industry policies and practices regarding death claim processing.
13202	Intermediate	Journey Level claims examiner position and requires 2 to 4 years of experience. Some knowledge of medical terms and legal issues is required in making recommendations for the approval or denial of complex or controversial claims.	2 - 4	Some knowledge of medical terms and legal issues is required.
13203	Senior	Senior Level claims examiner position with 4 to 6 years of experience. With extensive knowledge of medical terms and legal issues is required in making recommendations for payment of claims. Knowledge of procedures of investigating agencies is required sufficient to guide, control and monitor.	4+	Extensive knowledge of medical terms and legal issues is required.

JOB FUNCTION AND JOB CODE(S): CLAIMS REPRESENTATIVE - PERSONAL INJURY - 13204

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for providing service to policyholders in response to notice of loss. Service includes prompt contact, investigation of coverage and liability issues, determination of damages, disposition of claim, and issuing payment, when appropriate. Interprets the insurance contract and accurately apply the exposure of the claim to fulfill our contractual obligations to policyholder. Investigates claim to determine cause, scope and extent of damages and/or determine liability and possible subrogation potential. Evaluates the claim to determine extent of exposure for purposes of setting reserves and making appropriate payment. Properly documents all claim activity to support the outcome of the claim file. Comply with all internal and external reporting requirements. Engage and use external resources judiciously to control allocated expenses to the claim file. Identify predictive indicators of fraud, perform background checks, coordinate with special investigators, report to external agencies and bureaus, and assist in identification of trends, perpetrators, and patterns of suspicious activity. Utilize special fraud fighting systems and software in investigation activities. Guide policyholder through the claim process to ensure understanding. Comply will all laws and regulations regarding processing of claims.

QUALIFICATIONS: Bachelor's Degree with equivalent experience. Two to four years handling bodily injury claims. Must have valid adjuster's license.

JOB FUNCTION AND JOB CODE(S): ADJUSTER - 13301, 13302

PRIMARY DUTIES AND RESPONSIBILITIES: Investigates and settles property and casualty claims. Duties encompass the determination and interpretation of policy coverage's, the securing and documentation of estimates of damage and substantiation of injuries, the evaluation of the claim as to coverage involved or the law of the territory, and the final settlement on a fair and equitable basis.

At the highest level, may assist in the training of less experienced adjusters or to aid them in their solution of claims problems.

Job Number	Job Level	Job Level Definition	Typical Years of Experience	Typical Education And Training
13301	Entry	Investigates and settles property and casualty claims. Generally, the cases assigned are of a fundamental nature. The position is normally exempt and may work inside or in the field.	0 - 3	Bachelor degree in Business Administration with course work in insurance, or the equivalent.
13302	Intermediate	Investigates a wide variety of the more complex property and casualty claims within a geographic region. Generally, the cases assigned are the more complex or controversial. The position is normally exempt and may work inside or in the field.	3+	Bachelor degree in Business Administration with course work in insurance, or the equivalent.

JOB FUNCTION AND JOB CODE(S): INSURANCE DISTRICT MANAGER - 13327, 13328

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the overall management of all aspects of an insurance district, including: sales, marketing, operations, customer service and financial goals. Position will be responsible for establishing overall annual sales goals, personnel management, customer service and achievement of acceptable agency audits.

At the highest level, primary liaison with banking affiliates and insurance carriers.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13327	Entry	Responsible for the overall management of all aspects of a mid-sized insurance district. Seven plus years of Property/Casualty insurance agency management is required.	7 - 10	Bachelor's Degree.
13328	Intermediate	Responsible for the overall management of all aspects of a large insurance district. Ten plus years Property/Casualty Insurance agency management is required.	10+	Bachelor's Degree.

JOB FUNCTION AND JOB CODE(S): INSURANCE ACCOUNT ASSISTANT - 13330

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision, responsible for routine tasks, established projects and routine problem solving in support of one or more of the following departments; commercial lines, personal lines, benefits, marketing or claims. Functional job responsibilities may include coordinating the flow of information to resolve accounting, audit, claims or underwriting questions/issues. Verify, invoice and process insurance policies, endorsements and/or claims. Maintain accurate client database on agency management system. Word process insurance proposals in draft form and perform necessary revisions. Proofread documents for accuracy and completeness. Answer incoming calls. Open, date stamp and process mail. Process and sort outgoing mail. Administer claim reports from clients. Review expiration lists and issue necessary binders. Maintain files according to policies and procedures guide. Prepare or request loss summaries as needed. Prepare detailed insurance summaries as requested by insured and/or their auditors. Assist in reconciliation of accounts receivable by account as necessary. Pursuing appropriate insurance licensing.

QUALIFICATIONS: High school graduate or equivalent experience. Requires thorough knowledge of policies and procedures in assigned area as would be normally obtained through three years of clerical insurance experience.

JOB FUNCTION AND JOB CODE(S): PERSONAL LINES REPRESENTATIVE - 13331, 13332

PRIMARY DUTIES AND RESPONSIBILITIES: Resolves problems for personal lines clients including managing client contact, analyzing coverage's, recommending insurance solutions & responding to service requests and processing appropriate forms. Analyzes proper coverage's and exposures, coordinates the flow of information to resolve accounting, audit or underwriting questions/issues. Verify, invoice and process insurance policies and endorsements. Maintains accurate client database on agency automation system. Process claims, prepare quotations, and process memos, letters, binders and proposals. Review expiration lists and issue necessary binders. Prepare or request loss summaries as needed. Prepare detailed insurance summaries as requested by insured and/or their auditors. Make outside sales calls with Sales Representative as needed to establish or enhance client relationship. Assist in reconciliation of accounts receivable by account as necessary. Notify manager of any unpaid audit items.

At the highest level, cross-sell other insurance products or enhance existing accounts whenever appropriate. May oversee less experienced staff & act in a lead capacity for department by prioritizing/distributing work, measuring sales & service quality & overseeing client problem-resolution. Prepares insurance summaries. Informs manager of potential issues that may require intervention.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13331	Entry	Independently resolves moderately complex problems and projects for personal lines clients. Appropriate insurance license required. CISR designation preferred.	1 - 2	Bachelor's Degree or equivalent experience.
13332	Intermediate	Independently resolves complex problems for personal lines clients. Appropriate insurance license required. CISR &/or CIC designation strongly preferred.	2+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE BUSINESS MANAGER - 13337, 13338, 13339

PRIMARY DUTIES AND RESPONSIBILITIES: Manages all activities associated with a major product line within the Insurance Company. Determines overall business strategy including sales volume, market share and profitability goals; identifies business needs and initiates projects to accomplish associated goals; determines overall product strategy including product development; coordination of systems and operational needs to support product delivery; develops predictive models for business cases, defines and presents business requirements. Develops new products, product enhancements and pricing with vendors, coordinates and determines distribution methods for product delivery; develops and maintains relationships with distribution channels. Negotiates vendor contracts and manages vendor relationships. Integrates efforts of affiliates, management, other organizational units and vendors in development, implementation and maintenance of marketing programs for the product line.

At the highest level, manages cross-organization initiatives. Manages product financials, performs strategic analysis and recommends business direction. Sets high level strategy on business, product and customer service needs, determines sales volume, market share and profitability goals. Develops directly as well as through subordinates, new products and product enhancements with vendors. Negotiates directly and through others, vendor contracts and vendor relationships.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13337	Entry	Responsible for managing all activities associated with a major product line within the Insurance Company. Influences and negotiates with mid to senior level management.	5 - 10	Bachelor's Degree or equivalent experience.
13338	Intermediate	Responsible for managing all activities associated with a major product line within the Insurance Company that is highly complex and strategic in nature. Influences and negotiates with senior level management.	10 - 12	Bachelor's Degree or equivalent experience.
13339	Career	Responsible, directly and through subordinates, for overseeing all activities associated with a major product line that is highly complex and strategic in nature within the Insurance Company. Influences and negotiates with senior level management.	12+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMMERCIAL LINES REPRESENTATIVE - 13341, 13342, 13343

PRIMARY DUTIES AND RESPONSIBILITIES: Completes required checklists, maintain files and input policy detail according to company policy and procedures. Resolve policy and coverage related concerns for clients and insurance carriers, monitor claim activity and assist in the reconciliation of account receivable as necessary. Check policy coverage's, endorsements, certificates and rating calculations for accuracy and appropriateness. Issue binders as appropriate.

At the highest level, handles the marketing of client accounts to ensure competitive pricing and negotiate commission with carrier as assigned.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13341	Entry	Provides support to Account Managers in servicing clients and maintaining good relationships with underwriters by coordinating the flow of information to resolve accounting, audit or underwriting questions and issues. Duties include: processing and invoicing of policies, endorsements, audits, and preparation of monthly reports for new business, renewals and cancellations. Prepare proposals in draft form and perform necessary revisions. Appropriate insurance license required.	1 - 2	Bachelor's Degree or equivalent experience.
13342	Intermediate	Responsible for the service and administration of client accounts, acting independently in accepting or rejecting new risk, selecting the appropriate carrier with which to place business, and the coordination of work flow. Duties include: determining appropriate account coverage's and premium structure after analyzing potential exposures, ordering and/or processing of binders, policies, certificates and endorsements. Appropriate insurance license required. CISR &/or CIC designation strongly preferred.	2 - 4	Bachelor's Degree or equivalent experience.
13343	Career	Responsible for the service, administration, retention and growth of an existing book of business. Acts independently in the evaluation of potential exposures, appropriate coverage's, placement of accounts, premium structures and commissions. Duties include: identifying opportunities and selling products and/or services to existing client; order and/or process binders, policies, certificates and endorsements. Appropriate insurance license required. CISR &/or CIC designation strongly preferred.	4+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): GROUP BENEFITS REPRESENTATIVE - 13351, 13352, 13353

PRIMARY DUTIES AND RESPONSIBILITIES: Researches and prepares presentation materials for clients and prospects, drafting bid specifications, setting and monitoring carrier deadlines and responses. Conduct enrollment meetings as requested. Check policy coverage's for accuracy and appropriateness. Complete required checklists, maintain files, input policy detail and maintain database according to company policy and procedures. Resolve policy, coverage and all related areas of concern for client administrators, their employees and insurance carriers. Assist in the reconciliation of accounts receivable as necessary.

At the highest level, identifies opportunities and selling products and/or services to existing clients. Participates in renewal strategy consultations and meetings.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13351	Entry	Provides support to the sales team to ensure exceptional service to clients and carriers. Appropriate insurance license required.	1 - 2	Bachelor's Degree or equivalent experience.
13352	Intermediate	Responsible for the service and administration of client accounts, acting independently in recommending appropriate carriers with which to place business, and the coordination of workflow while demonstrating the ability to sell products and services. Appropriate insurance license required.	2 - 4	Bachelor's Degree or equivalent experience.
13353	Career	Responsible for the service, administration, retention and growth of an existing book of business as assigned while demonstrating the ability to sell products and services. Acts independently in recommending appropriate carriers with which to place business, and the coordination of workflow. Appropriate insurance license required.	4+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE MARKETING SPECIALIST - 13361, 13362

PRIMARY DUTIES AND RESPONSIBILITIES: Supports salespersons by providing technical insurance marketing expertise for commercial or benefits client's accounts. Conducts analysis of insurance products & options to meet client's coverage needs. Design & create insurance programs for clients that address identified exposures. Review renewal files for the sales representative & provide necessary data to obtain renewal information from clients. Assist sales representative in the annual review process to determine appropriate changes needed. Drafts appropriate application & risk submission to insurance carriers based on market availability. Negotiate insurance proposals with underwriters; keep abreast of market products, rates, underwriting requirements and flexibility, & commission rates. Analyze insurance company forms for coverage interpretation. Work with company underwriters to resolve questions & problems. Draft proposals outlining coverage's; market selection, pricing & recommendations. Coordinate word processing, sales & account representatives with respect to insurance proposal. Provide final renewal instructions in writing to the company underwriter.

At the highest level, makes outside sales calls to clients/underwriters as needed.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13361	Entry	Supports salespersons by providing technical insurance marketing expertise for commercial or benefits client's accounts that are moderately complex. General knowledge of insurance industry, customer service and sales. Pursuing designations such as CIC, CPCU or ARM.	1 - 2	Bachelor's Degree or equivalent experience.
13362	Intermediate	Supports salespersons by providing technical insurance marketing expertise for commercial or benefits client's that are large & complex in nature. General knowledge of insurance industry, customer service and sales. Underwriting, sales & supervisory experience desirable. CIC, CPCU or ARM preferred.	2+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE BOND REPRESENTATIVE -13371, 13372

PRIMARY DUTIES AND RESPONSIBILITIES: Evaluates bond needs by accurately obtaining information from client and negotiating with underwriters at the Surety Company. Markets new bonds and maintains renewals. Monitors workflow of bond department to ensure timely delivery of bonds in a high volume, time sensitive environment. Responds to inbound phone calls from clients requesting new or additional bond limits. Strong understanding of compliance issues involving multi-state insurance agents licensing and adhering to Surety Company granted lines of authority. Technical mastery of the Surety product line is required.

At the highest level, attends sales calls to obtain corporate and individual financial data for bond submissions. Analyzes financial data, prepares bond submissions and negotiates bonds with Surety underwriters. Develops and maintains relationships with Surety Companies and underwriters and acts as key contact in this specialized market.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13371	Entry	Provides internal support and sales of all types of Surety Bonds such as permit bonds, contract bonds (bid, performance & payment), license and other miscellaneous bonds. CISR and or CIC designations desirable.		Appropriately licensed to sell Surety bonds.
13372	Intermediate	Supports commercial sales representatives in the sale of Surety Bonds (permit bonds, contract bonds, bid, performance, payment, license and other miscellaneous bonds) to clients. CIC and or CPCU designations desirable.		Appropriately licensed to sell Surety bonds.

JOB FUNCTION AND JOB CODE(S): LOSS CONTROL TECHNICIAN - 13381

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for coordination of the workflow in the Loss Control Department, designing and producing highly technical graphics, floor plans and fire safety maps for sales representatives, clients and insurers. Duties include: reviewing notes and pictures provided by consultant, and/or conducting on-site inspections of property in an effort to produce maps and diagrams in scale using VISUALCAD, AUTOCAD and VISIOCAD or similar programs. Coordinate the production of technical safety manuals for clients, and assemble manuals according to established procedures. Interact with producers, insurers, clients and their architects to ensure quality and accuracy of information provided. Responsible for filing, photocopying and storage of data.

QUALIFICATIONS: Bachelor's Degree or equivalent experience with one to three years of experience in loss control administration.

JOB FUNCTION AND JOB CODE(S): LOSS CONTROL CONSULTANT -13382, 13383

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for providing loss control and risk reduction consulting services to clients, sales representatives and insurers on a scheduled or as needed basis in the event of an emergency. Duties include: proficiency in conducting some or all of the following reviews as deemed appropriate based on the client's potential exposures: auto policy reviews, crime policy reviews, boiler and machinery reviews, facility operational reviews, OSHA compliance reviews, workplace safety reviews and property and grounds reviews. Develops and maintains competency in code requirements of OSHA standards, NFPA standards, UBC standards, MSHA standards, DOT standards, fire rating references and Marshall and Swift Building Evaluation references as needed.

At the highest level, evaluates loss runs, recognize potential hazards in relation to coverage's, understand and articulate experience modifications and generate appropriate reports. Performing services of this nature for specific industries may require industry specific experience.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13382	Entry	Provides loss control and risk reduction consulting services to clients.	3 - 6	Bachelor's Degree or equivalent experience.
13383	Intermediate	Provides a full range of loss control and risk reduction consulting services.	6+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): LICENSING COORDINATOR - 13403

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision follows established procedures to renew existing resident and non-resident licenses on a timely basis. Completes license endorsements. Completes new resident and non-resident license applications for individual agents. Maintains database of individual agent licenses. Completes annual continuing education and other filings for non-resident licenses as required. Works with insurance companies to complete non-resident appointments. Coordinates continuing education status of individual resident licensees. Responds to written and telephone inquiries from licensees, department of insurance and insurance companies. Obtains new QUALIFICATIONS and acts as liaison with resident agents. Disseminates license information on license status and new regulations and procedures to licensees as needed.

QUALIFICATIONS: High school graduate or equivalent experience. Six months administrative insurance experience.

JOB FUNCTION AND JOB CODE(S): UNDERWRITER - LIFE - 13601, 13602, 13603

PRIMARY DUTIES AND RESPONSIBILITIES: Underwrites individual and group life applications and requests. Reviews applications for completeness, including medical examinations and reports, requesting additional medical information where appropriate. Calculates standard rates and premium charges from approved tables.

At the highest level, assignments generally involve substandard risks and individual or group policies of larger size or complexity. Calculates standard and nonstandard rates and premium charges from approved tables. May provide technical guidance (but not supervision as such) to less experienced underwriters.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13601	Entry	May assist in developing booklet/certificate wording when standard text is not appropriate. Knowledge of company policies and procedures is required.	0 -1	High school graduate or equivalent experience.
13602	Intermediate	Develops booklet/certificate wording when standard text is not appropriate. Knowledge of company underwriting standards and knowledge of medical terminology & conditions as they may affect mortality is required.	1 - 3	High school graduate or equivalent experience.
13603	Senior	Assignments involve amounts generally over \$250,000 and/or for substandard risks and older age applicants. Requires detailed knowledge of company and industry underwriting standards and practices. Comprehensive knowledge of medical terminology & conditions as they may affect mortality is required.	3+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE BROKERAGE SUPERVISOR - 13614

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the training and supervision of support staff in a unit within a larger department. Coordinates and monitors department workflow and assignments. Assists department manager in developing, documenting, implementing and monitoring department systems and procedures. Researches and resolves customer problems. Forwards complex or highly sensitive customer issues to manager. Performs quality assurance internal audits and responds to routine audit inquiries and exceptions. Coordinates and monitors renewal expiration lists. Prepares administrative and marketing reports for management, e.g. new business activity reports, lost business reports.

QUALIFICATIONS: Bachelor's Degree with four years of business experience and two to three years of insurance experience. Licensed and pursuing designations.

JOB FUNCTION AND JOB CODE(S): INSURANCE BROKERAGE MANAGER - 13615, 13616, 13617, 13618, 13619

PRIMARY DUTIES AND RESPONSIBILITIES: Monitors overall activity and workload of a department. May manage a portfolio of complex accounts and provide service to those accounts. Negotiates, binds or places coverage with the appropriate carrier and/or negotiates the claims process. Utilizes knowledge of underwriting requirements, restrictions, claims handling, reserve level determinations, reserve adjustments in the routine course of operation. May assist in placement of complex accounts. Maintains contact with clients, counseling them as to their current coverage's, needs and/or claims handling. Coordinates renewal of existing coverage's. Establishes procedural guidelines for department. Responsible for compliance with internal policies. Plans, develops & implements marketing programs. Promotes carrier relations & acts as liaison between the Company & insurance company executives, managers, marketing representatives & underwriters. Directs quality control procedures for the department by coordinating the auditing of existing accounts, preparing reports of those audits and implementing a plan of action for completion of those improvements.

At the highest level, plans and directs all brokerage activities regarding policies, objectives, and initiatives for the assigned area or region. Prepares goals, plans and budgets in area of responsibility to be approved by the senior management. Produces new business and may maintain certain key client relationships even when accounts are handled by others. Researches new products for new business development. Disseminates insurance company information internally.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13615	Entry	Directs and oversees policies, procedures and personnel issues of a department. Involved with planning and budgeting. Responds to complex problems and complex audit inquiries. May prepare profitability analysis of products, customer or business segments for management. Requires four years of business experience and three to five years of insurance experience. Appropriate license required such as CPCU, CLU, ARM, CIC strongly preferred.	4 - 8	Bachelor's Degree or equivalent experience.
13616	Intermediate	Directs & oversee policies, procedures & personnel issues of a large department. Responsible for department budget process. May accompany producer on client calls & may participate in new business production. Requires minimum eight years of appropriate insurance experience, including two to four years of supervisory experience. Licensed; designation(s) such as CPCU, CLU, ARM, CIC strongly preferred.	8 - 10	Bachelor's Degree or equivalent experience.
13617	Career	Responsible for overall management and direction of a branch, state or multi-state area. Requires ten plus years of appropriate insurance experience, including five to eight years of management experience in the industry. Licensed; CPCU, CLU preferred.	10 -12	Bachelor's Degree or equivalent experience.
13618	Specialist	Responsible for overall management and direction of a branch, state or multi-state area where revenues exceed 15 million. May produce new business and may maintain certain key client relationships even when accounts are handled by others. Requires twelve plus years of appropriate insurance experience, including seven to ten years of management experience in the industry. Licensed; CPCU, CLU preferred.	12 - 14	Bachelor's Degree or equivalent experience.
13619	Consultant	Responsible for the overall management and direction of a multi-state region directly and through subordinates. Keeps senior management apprised of brokerage trends and industry changes. Fifteen plus years of appropriate insurance experience, including twelve plus years of management experience in the industry. Licensed; CPCU, CLU preferred.	15+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): POLICYHOLDER SERVICE REPRESENTATIVE - 13701, 13702

PRIMARY DUTIES AND RESPONSIBILITIES: Reviews, verifies and processes requests for beneficiary changes, transfers of ownership, settlement options, address changes and the like at the request of Field personnel.

At the highest level, handles the more complex assignments where it may be necessary to do extensive research into possible options and legalities before endorsements/alterations are drafted to fit individual or unique circumstances.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13701	Entry	After investigating policy may initiate routine forms to be completed or, where request involves more routine issues, advises of possible options or drafts endorsements that will most effectively satisfy policyholder. This is the entry level position where assignments tend to be more routine in nature. Some Business experience and general knowledge of insurance with good verbal and written communication skills.	0 -2	High school graduate or equivalent experience.
13702	Intermediate	After investigating policy may initiate forms to be completed or, where request involves more complex issues, advise of the possible options involved or draft endorsements that will most effectively satisfy policyholder. Knowledge of company policies and state and legal requirements as they may affect the requested change. Excellent verbal and written communication skills.	2+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE SERVICE REPRESENTATIVE - 13811, 13812, 13813, 13814, 13815

PRIMARY DUTIES AND RESPONSIBILITIES: Responds to inquiries and complaints from customers regarding insurance products and services. Looks up information and transactions on-line; resolves inquiries and complaints from customers, processes daily transactions, performs research to resolve customer problems, data entry, faxing, prepares outgoing mailers, filing, mailroom distribution and maintaining supplies. May work on special projects as assigned.

At the highest level, communicates with customers and vendors to resolve escalated issues; makes decisions regarding company policies; resolving the most complex customer inquiries and complaints; correcting complex transactions; performing extensive research to resolve the complex customer problems. Provides phone feedback, coaching and mentoring on sales and service issues, provides support on policies, procedures, new or enhanced services and/or procedural changes to service customers, audits paperwork and provides guidance on corrections to customers. Provides guidance and assistance to lower level staff on policies and procedures.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13811	Entry	Incumbent learns about company products and services, policies and procedures, and operating systems and how to apply this knowledge when responding to customer inquiries. Requires thorough knowledge of policies and procedures in assigned functional area.	1 - 2	High school graduate or equivalent experience.
13812	Intermediate	Duties include processing routine to moderately complex transactions on-line; resolving routine to moderately complex problems and inquires and referring difficult problems to specialists. Ability to obtain Life & Health insurance license. Requires thorough knowledge of policies and procedures in assigned functional area.	2 - 3	High school graduate or equivalent experience.
13813	Career	Responsible for responding to and resolving inquiries and complaints on more complex insurance products and services. Knowledge of morning and end of day procedures. Requires thorough knowledge of policies and procedures in assigned functional area. May require Life & Health insurance license.	3 - 4	High school graduate or equivalent experience.
13814	Specialist	Responsible for responding to escalated inquiries and complaints on the most complex insurance products and services. Resolves the most complex escalation items. Performs morning setup procedures and end of day balancing and transfer of funds. Working knowledge of the reporting structure, able to balance, research and resolve inconsistencies on reports. Has complete understanding of interdepartmental issues and ability to research discrepancies as well as procedures involving vendor/partner feeds. Requires thorough knowledge of policies and procedures in assigned functional area. Life & Health insurance license required.	5 - 6	High school graduate or equivalent experience.
13815	Consultant	Responsible for responding via telephone or in writing to escalate inquiries/complaints requiring special handling. Resolves escalated issues/problems that have been forwarded by senior managers. Extensive computer knowledge is required. Ensures the unit's work is completed on time and accurately, conducts quality control checks, coordinates and monitors the daily activities of less senior team members. Give feedback & Training to staff, addresses scheduling issues including absences and tardiness and gives input to supervisors on staff performance. Requires thorough knowledge of policies and procedures in assigned functional area. Life & Health insurance license required.	6+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): AGENCY BOND SPECIALIST - 13901

PRIMARY DUTIES AND RESPONSIBILITIES: Internal customer service support and sales of all types of Surety Bonds such as permit bonds, contract bonds (bid, performance & payment), license and other miscellaneous bonds. Monitors workflow of bond department to ensure timely delivery of bonds in a high volume, time sensitive environment. Responds to inbound phone calls from clients requesting new or additional bond limits. Ability to evaluate bond needs by accurately obtaining information from client and negotiating with underwriters at the Surety Company. Strong understanding of compliance issues involving multi-state insurance agents licensing and adhering to Surety Company granted lines of authority. Technical mastery of the Surety product line is required.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Incumbent needs to be appropriately licensed to sell Surety bonds. CISR and or CIC designations desirable. Three plus years of Surety Bond experience.

JOB FUNCTION AND JOB CODE(S): AGENCY SURETY BOND SPECIALIST - 13902

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible to support commercial sales representatives in the sale of Surety Bonds (permit bonds, contract bonds, bid, performance, payment, license and other miscellaneous bonds) to clients. Attends sales calls to obtain corporate and individual financial data for bond submissions. Ability to evaluate bond needs by accurately obtaining information from client. Analyzes financial data, prepares bond submissions and negotiates bonds with Surety underwriters. Develops and maintains relationships with Surety Companies and underwriters and acts as key contact in this specialized market. Strong understanding of compliance issues involving multi-state insurance agents licensing and adhering to Surety Company granted lines of authority. Technical mastery of the Surety product line is required.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Incumbent needs to be appropriately licensed to sell Surety bonds. CIC and or CPCU designations desirable. Seven plus years of Surety bond experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE OPERATIONS SUPERVISOR - 13916

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for supervision of clerical staff and workflow of the collateral protection insurance group, credit insurance and all other POS methods of automation. Implements changes to CPI loan tracking system. Manager dwelling and commercial interim insurance for applicable properties. Balance daily CPI reports with Bank accounts. Coordinate monetary transactions between CPI and ILD. Assist with recommendation and implementation of POS program changes.

QUALIFICATIONS: High school diploma or equivalent experience. Three years of experience in related bank or insurance industry. Two to three years accounting experience required.

JOB FUNCTION AND JOB CODE(S): INSURANCE ASSISTANT RISK MANAGER - 13918

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for ensuring that all risks for the corporation are properly protected through insurance and other means. Will compile loss data and analysis. Keeps accurate and complete records of all insurance programs. Coordinates loss control and claims management, disaster recovery and error and emissions issues.

QUALIFICATIONS: Bachelor's Degree with appropriate insurance license required. Six years of experience in Commercial P & C insurance, preferably with CSR or Risk management experience. Two to three years of loss control and claims experience.

JOB FUNCTION AND JOB CODE(S): FLOOD SERVICES ASSISTANT - 13921

PRIMARY DUTIES AND RESPONSIBILITIES: Fax and photocopy account information. Enter customer data into the automated system. Assist Flood Services Associate I & II as directed. Maintain vendor relationships.

QUALIFICATIONS: High school graduate or equivalent experience with zero to two years related work experience.

JOB FUNCTION AND JOB CODE(S): FLOOD SALES DEVELOPMENT REPRESENTATIVE - 13922

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for making outbound calls and providing customer service with the objective of extending contact to sell new flood insurance and compliance products and/or services. Handles outbound calls with the intent of providing customer compliance information, service satisfaction, retention, growth and sales of new products. Manage inbound calls providing customer service, solutions and extending contact to sell new product.

QUALIFICATIONS: Typical incumbent will possess a two to three year's related experience. Property and Casualty insurance license required.

JOB FUNCTION AND JOB CODE(S): FLOOD SERVICE BUSINESS DEVELOPMENT MANAGER - 13923

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for promoting Flood Services products to new and existing clients to increase market share and volume. Identifies, develops and tracks opportunities for growth. Researches and develops new income opportunities. Develops relationships with client, both internal and external to the company. Implements Flood Services software at client sites and trains clients on use. Researches client service issues and coordinates solutions with operations.

QUALIFICATIONS: Bachelor's Degree or equivalent experience with three plus years of sales/marketing experience.

INSURANCE SALES JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): REGIONAL INSURANCE SALES MANAGER - 13347, 13348

PRIMARY DUTIES AND RESPONSIBILITIES: Primary responsibility in a region for the sales of fee income insurance products through the platform sales force. Manages and supervises a staff of District Insurance Sales Managers (DISM's) in their daily activities including: scheduling classes, training objectives, marketing, banker recognition, market communication, coaching and banker motivation. Maintain a solid working relationship with Executive Level management in region to create and manage sales goals and objectives for fee income producing insurance products. Supervise the communication between the DISM's and the region so that a region message is being communicated. Overall responsibility for a comprehensive training program that creates a standard knowledge base for the entire bank distribution center. Responsible for ensuring that DISM's know and understand: product, NII procedures/paperwork, compliance, sales and incentive programs, licensing, sales strategy, profiling. Responsible for staffing DISM position in the region.

At the highest level, develops and implements marketing plan for platform insurance products in the region. Control expense for the region and manage to plan.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13347	Intermediate	Primary responsibility in a multi-state region for the sales of fee income insurance products through the platform sales force. Manage and supervise a staff of 3-5 District Insurance Sales Managers.	7 - 10	Bachelor's Degree or equivalent experience.
13348	Career	Primary responsibility in a large (several state) region for the sales of fee income insurance products through the platform sales force. Manage and supervise a staff of 6 or more District Insurance Sales Managers.	10+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE SALES ASSOCIATE - 13404

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for learning all aspects of the sales process including procedures and workflow, referral development, cross sale of existing accounts, annual client review, new business prospecting, proposal and sale. Additional instruction will include product training, automation training and sales training. May generate new business in conjunction with experienced sales associate.

QUALIFICATIONS: Commence insurance education applicable to line of business and obtain appropriate license.

JOB FUNCTION AND JOB CODE(S): INSURANCE SALES REPRESENTATIVE - 13406

PRIMARY DUTIES AND RESPONSIBILITIES: Primary responsibilities include the underwriting, sale and renewal of insurance products offered through the bank. Responsible for accurately underwriting and providing coverage for insured risks. Will be responsible for prospecting new accounts and handling incoming calls and referrals from branches and other outside sources. Provides complete information for quoting new and renewal accounts. Responsible for collecting outstanding premium balances. Must be able to underwrite an account for potential loss hazards and must be able to appropriately recommend insurance products to insure against potential hazards.

QUALIFICATIONS: Bachelor's Degree in business related field. Two years previous insurance experience required. Appropriate insurance license required.

JOB FUNCTION AND JOB CODE(S): TELEMARKETING CONSULTANT 1 - 13410

PRIMARY DUTIES AND RESPONSIBILITIES: Entry-level position responsible for generating new business leads and setting appointments for experienced sales associates through the use of telephone cold-calling and mass mailings to prospective customers.

QUALIFICATIONS: High school graduate or equivalent experience. Requires thorough knowledge of departments products and policies which would be obtain through two to three years related experience. Appropriate insurance license to be secured and maintained.



JOB FUNCTION AND JOB CODE(S): SALES REPRESENTATIVE - PERSONAL LINES - 13411

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for development of personal lines insurance leads from internal and external sources. Prospect, quote and sell new customers. Review, analyze and determine proper coverage for existing customers on renewal. Cross-sell additional products to existing clients. Focus on large account generation of high net worth clients.

QUALIFICATIONS: Bachelor's Degree with one to two years insurance sales experience. Appropriate agent and/or broker's license required.

JOB FUNCTION AND JOB CODE(S): SALES REPRESENTATIVE - COMMERCIAL LINES - 13412

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for generating new business in conjunction with servicing and maintaining existing accounts in the Commercial Lines Department. Has full authority and responsibility for the production, management, retention and collection of premium for self-generated accounts and/or any that may be assigned by management. Actively generate new business through cross selling efforts with bankers and group benefit producers, client referrals, community activities, association meetings and cold calling. Analyze exposures and coverage's needed, negotiate with underwriters to obtain the best market price and coverage for clients and prospects. Develop and maintain sales records, meeting budgeted objectives and goals pertaining to new and renewal business.

QUALIFICATIONS: Bachelor's Degree with three to five years related experience. Appropriate agent and/or broker's license required.

JOB FUNCTION AND JOB CODE(S): SALES REPRESENTATIVE - GROUP BENEFITS - 13421

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for generating new business in conjunction with servicing and maintaining existing accounts in the Group Benefits Department. Has full authority and responsibility for the production, management, retention and collection of premium for self-generated accounts and/or any that may be assigned by management. Actively generate new business through cross selling efforts with bankers and commercial lines producers, client referrals, community activities, association meetings and cold calling. Prepare and submit written proposals that accurately reflect program being presented with regard to terms, conditions, appropriate deductibles/retention and exclusions. Develop and maintain sales records, meeting budgeted objectives and goals pertaining to new and renewal business.

QUALIFICATIONS: Bachelor's Degree with three to five years related experience. Appropriate agent and/or broker's license required.

JOB FUNCTION AND JOB CODE(S): SALES REPRESENTATIVE - PROGRAM BUSINESS - 13431

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for generating new business in conjunction with servicing and maintaining existing accounts for program business. Has full authority and responsibility for the production, management, retention and collection of premium for self-generated accounts and/or any that may be assigned by management. Actively generate new business through cross selling efforts with bankers, other internal departments such as group benefits or commercial lines, client referrals, community activities, association meetings and cold calling. Analyze exposures and coverage's needed, and act as liaison between client and program underwriter. Develop and maintain sales records, meeting budgeted objectives and goals pertaining to new and renewal business.

QUALIFICATIONS: Bachelor's Degree with three to five years related experience. Appropriate agent and/or broker's license required.

JOB FUNCTION AND JOB CODE(S): SALES REPRESENTATIVE - EXCESS & SURPLUS LINES - 13441

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for generating new business in conjunction with servicing and maintaining existing accounts in the Excess and Surplus Lines Department. Solicits applications from retail insurance agencies and inside brokers in person and on the phone. Analyzes accounts and markets to outside facilities as appropriate. May also provide quotes within in-house facilities. Has full authority and responsibility for the production, management, retention & collection of premium for self-generated accounts &/or any that may be assigned by management. Analyze exposures & coverage's needed. Develop and maintain sales records, meeting budgeted objectives and goals pertaining to new and renewal business. May have underwriting responsibilities.

QUALIFICATIONS: Bachelor's Degree with three to five years related experience. Appropriate agent and/or broker's license required.

JOB FUNCTION AND JOB CODE(S): REGIONAL INSURANCE SALES MANAGER 1 - 13446

PRIMARY DUTIES AND RESPONSIBILITIES: Primary responsibility in a single-state region for the sales of fee income insurance products through the platform sales force. Manage and supervise a staff of 3 or fewer District Insurance Sales Managers (DISM's) in their daily activities including: scheduling classes, training objectives, marketing, banker recognition, market communication, coaching and banker motivation. Maintain a solid working relationship with Executive Level management in your region to create and manage sales goals and objectives for fee income producing insurance products. Supervise the communication between the DISM's and the region so that a region message is being communicated. Overall responsibility for a comprehensive training program that creates a standard knowledge base for the entire bank distribution center. Responsible for ensuring that DISM's know and understand: product, NII procedures/paperwork, compliance, sales and incentive programs, licensing, sales strategy, profiling. Responsible for staffing DISM position in the region. Develop and implement a marketing plan for platform insurance products in the region. Control expense for the region and manage to plan.

QUALIFICATIONS: Bachelor's Degree with seven plus years of insurance agency sales management.

JOB FUNCTION AND JOB CODE(S): BUSINESS INSURANCE AGENT 1 - 13451

PRIMARY DUTIES AND RESPONSIBILITIES: Develops and sells commercial lines of business. Develops and maintains active expiration list through internal and external sources. Maintain a book of business of up to \$100,000 in commissions. Make prospecting calls and obtain new accounts. Obtain information for quotations and market account to various insurance carriers. Work with Customer Service Reps to prepare proposals and present to prospects. Makes arrangement with clients to insure premium payment on a timely basis and be responsible for collection. Stay abreast of trends in insurance industry.

QUALIFICATIONS: Bachelor's Degree and one year of experience in commercial lines. State issued agent's license.

JOB FUNCTION AND JOB CODE(S): DISTRICT INSURANCE SALES MANAGER - 13457, 13458, 13459

PRIMARY DUTIES AND RESPONSIBILITIES: Manage the sale of fee income Insurance products through the bank platform sales force. Provide insurance product training and support the sales force within an assigned territory. Provide training on process and procedure for platform delivered Insurance products. Provide sales training and coaching that drives sales success. Provide marketing and sales support within an assigned market/region. Communicate information on banker incentives and contests. Maintain solid relationships with bank regional management in order to manage sales goals and objectives for fee income Insurance products. Understand, communicate and assist with the banker licensing process. Understand and communicate the various compliance aspects of Insurance sales through the platform.

At the highest level, able to assess, identify and recommend training solutions that will optimize individual and regional sales performance.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13457	Entry	Provide insurance product training and support the sales force within an assigned territory. Deliver a comprehensive training program in order to create a standard knowledge base for all assigned sales force members.	7 -10	Bachelor's Degree or equivalent experience.
13458	Intermediate	Manage a comprehensive training program in order to create a standard knowledge base for all assigned sales force members.	10 -12	Bachelor's Degree or equivalent experience.
13459	Career	Manages the sale of the fee income Insurance products through the bank platform sales force. Facilitates a comprehensive training program in order to create a high level knowledge base for all assigned sales force members.	12+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): TPA CUSTOMER SERVICE REPRESENTATIVE - 13511, 13512

PRIMARY DUTIES AND RESPONSIBILITIES: Responds to inquiries and complaints from customers regarding their claims process. Demonstrates sound knowledge of benefits plans and of the claims process. Answers inbound calls from a variety of sources including clients, client employees, medical providers and product providers.

At the highest level, assists lower level customer service representatives. May work on special projects.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13511	Entry	Responds to routine inquiries and complaints from customers. Researches routine to moderately complex inquiries and responds to requests via telephone or in person. Refers difficult problems to specialists.	1 - 3	High school graduate or equivalent experience.
13512	Intermediate	Responds to moderately complex-to-complex inquiries and complaints from customers. Researches moderately complex-to-complex inquiries and responds to requests via telephone or in person. Refers difficult problems to supervisor.	3+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): TPA CLIENT ACCOUNT MANAGER - 13518

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for account management, customer retention and proper claims handling of assigned portfolio. Works with subordinate staff to resolve customer problems or issues that are highly complex in nature. Maintains technical expertise in the area of program management and administration. Serves as evaluation expert assigned to uniquely difficult and sensitive situations and problems. Identifies opportunities and refers cross-sell opportunities to sales team. Assists sales manager in pre-call planning, proposal presentation, renewal presentations and business development strategies. Responsible for the development of subordinate staff and or manages projects and functions. Develops procedures, systems and budgets.

QUALIFICATIONS: Advanced technical training and experience, which would provide a broad exposure to a wide variety of customer services activities, product knowledge and ability to manage and direct subordinate employees.

JOB FUNCTION AND JOB CODE(S): SALES DEVELOPMENT CONSULTANT - 13801, 13802, 13803

PRIMARY DUTIES AND RESPONSIBILITIES: Provides sales and/or product training and support for sales within an assigned area. Delivers a comprehensive training program in order to create a standard knowledge base for sales team members. Acts as a business partner in providing necessary tools and resources to sales members to the increase the sale of Business line products. Communicates information on sales incentives and contest to sales force. Acts as a product knowledge and sales process resource for sales force and company management. Develop and maintain relationships with management. Keeps informed on new methods, techniques and developments in the training and sales field.

At the highest level, monitors participation and tracks effectiveness of training programs and provides reporting to management. Analyzes sales performance to identify future developmental needs. Develops new training courses associated with the introduction of new products or services. Ability to analyze market information and determine which products and services should be targeted for individual locations. Provides work direction other sales development consultants. Coordinates development of any audio-visual presentations or training support materials utilized in the field.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13801	Entry	Provide sales and/or product training and support for sales within an assigned area. May provide one-on-one coaching assistance as needed.	2 - 4	Bachelor's Degree or equivalent experience.
13802	Intermediate	Continuously monitors and evaluates training activities to ensure programs are teaching the characteristics and applications of company products and how to sell effectively. May assist in developing new training courses associated with the introduction of new products or services.	4 - 7	Bachelor's Degree or equivalent experience.
13803	Career	Seen as a product knowledge and sales process expert for sales force and company management. Individuals are fully knowledgeable on the business product line and relationship to other products and services.	8+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): SALES DEVELOPMENT MANAGER - 13807, 13808

PRIMARY DUTIES AND RESPONSIBILITIES: Provides product line or sales training for a business line in a regional area. Sets overall strategic direction with regard to assessment, development and implementation of sales and/or product training. Liaison with business lines and products groups to ensure they provide appropriate training, tools, goals and reporting. Analyzes region and defines target locations to implement training programs, negotiates with location management and implements training program. Analyzes market information and determines which products and services should be targeted for individual locations. Develops and maintains reward and recognition programs for product lines. Manages sales training staff, including selection, development and performance management. Maintains extensive knowledge of business line products and services and relationship to other company products and services.

At the highest level, ensures training efforts are consistent with overall company goals and leverages opportunities to partner with other internal groups. Sets strategic, long-term training goals in collaboration with senior management.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13807	Entry	Provides product line or sales training for a business line in a mid/multi-state area. Acts as a business line expert for senior management on all matters pertaining to the sales and/or product-training program. Identifies and resolves problems and issues in implementing training programs. May provide sales/product coaching to business line managers and staff. Eight plus years of sales and/or training experience and four years of management experience is required.	8 - 10	Bachelor's Degree or equivalent experience.
13808	Intermediate	Provides multiple product line or sales training for a business line in a large/regional area. Directs sales development consultants is developing course content, teaching methods and instructional procedures. Develops and maintains working relationships with senior management in the region in order to implement training programs. Ten plus years of sales and/or training experience and six years management experience is required.	10+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): INSURANCE DIVISION SALES MANAGER - 13917

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for generating sales production from the division sales force and monitoring and improving the results of the customer service representative and clerical staff in the division. Assists in the development of a business plan and helps develop strategies to increase net profits for division. Responsible for training and continuing education of staff. Coordinates relationships with various insurance carries. Reviews monthly accounting reports to monitor receivables and payables for the division. Ensure staff compliance with state laws and insurance regulations.

QUALIFICATIONS: Bachelor's Degree of equivalent experience. Appropriate insurance license required. Six years of experience in the insurance industry with emphasis in sales and marketing.

JOB FUNCTION AND JOB CODE(S): REGIONAL LIFE SALES ASSOCIATE - 13945

PRIMARY DUTIES AND RESPONSIBILITIES: Supports Regional Life Manager and District Life Specialists in assigned region. Provides phone customer service support to Regional Life Manager and District Life Specialists as well as affiliates, on the life sales process by researching policy status, underwriting requirements, and illustration activities. Coordinates marketing activities for the region at the direction of the Regional Life Manager and home office. Works in conjunction with the Advanced Sales Consultants to schedule and arrange training sessions for District Life Specialists and affiliates.

QUALIFICATIONS: High school graduate with five plus years administrative experience.

JOB FUNCTION AND JOB CODE(S): DISTRICT LIFE SPECIALIST - 13951

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for individual life insurance sales production as well as assisting in the sale of life insurance through affiliates such as Property/Casualty Agents, Financial Consultants, Investment Representatives, Trust Officers, Platform Bankers and outside vendors in an assigned district. Primary emphasis of the position will focus on referral process from affiliates. Responsible to train and educate affiliates on the life insurance sales process as well as to motivate them toward life insurance sales. Ability to interface with all levels of management and develop strong relationships with clients and affiliates. Acts as a liaison with outside vendor sales representatives and establishes sound partnership with internal referral areas.

QUALIFICATIONS: Two years of college level business/finance courses with five plus years sales experience.

JOB FUNCTION AND JOB CODE(S): ADVANCED SALES CONSULTANT - 13952, 13953

PRIMARY DUTIES AND RESPONSIBILITIES: Provides advanced marketing support for life insurance products such as Disability Income, Business Continuation, Estate Planning, and Non Qualified Deferred Compensation to all distribution systems to increase sales of life insurance. Coordinates the activities secure insurance carrier agreements.

At the highest level, develops training curriculum, sales seminars and marketing materials to promote the sale of life insurance. Conducts training seminars to Regional Life Managers, District Life Specialists and affiliates to increase technical knowledge and sales ability.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
13952	Entry	Assists Advanced Sales Consultant 2 in the development of training curriculum, sales seminars and marketing materials to promote the sale of life insurance. Assists with training seminars to Regional Life Managers, District Life Specialists and affiliates to increase technical knowledge and sales ability.	5 - 7	Bachelor's Degree or equivalent experience.
13953	Intermediate	Presents informational seminars to customers and assists sales representatives with advanced case development by phone consultation and face-to-face interviews with clients. Serve as Life Product Manager to define market segment requirements for products and secure insurance carrier agreements in support of these products. May be responsible for overseeing a staff of Advanced Sales Consultants.	7+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): REGIONAL LIFE MANAGER - 13958

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for managing the life insurance sales process within a large geographic region. Life insurance sales are generated from District Life Specialists, Property/Casualty Agents, Financial Consultants, Investment Representatives, Trust Officers, Platform Bankers and outside vendors. Duties include developing annual sales plans and directing the groups in execution of these plans. Actively participates in the sales process and sales training. Acts as primary liaison with outside vendor sales representatives and establishes sound partnership with internal referral areas. Responsible for some direct sales with emphasis on high net worth clients to provide estate-planning products.

QUALIFICATIONS: Bachelor's Degree with seven plus years sales and sales management experience.

REGIONAL BANKING JOB DESCRIPTIONS

SENIOR EXECUTIVES / OFFICERS

JOB FUNCTION AND JOB CODE(S): **CHIEF EXECUTIVE OFFICER - 50010**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the overall direction of the institution with maximum return on invested capital. Establishes current and long- range objectives, plans and policies for the institution. Represents the institution to its customers, the financial community, and the general public. May act as the presiding officer to the Board of Directors.

JOB FUNCTION AND JOB CODE(S) **CHIEF OPERATING OFFICER - 50070**

PRIMARY DUTIES AND RESPONSIBILITIES: Under the direction of the CEO, holds responsibility and accountability for planning, directing, organizing and controlling the day-to-day operational activities and staff of the organization. Implements and coordinates strategies and operating practices and procedures to insure effective operations which meet established objectives. Establishes and provides for the maintenance of controls and systems to analyze and report on operating efficiency and financial status. Responsible for the coordination of various operating committees and functions. Responsible for the employment, counseling, performance evaluation, training, motivation and discipline of executive staff.

JOB FUNCTION AND JOB CODE(S): **ADMINISTRATION/OPERATIONS EXECUTIVE - 50080**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for planning and directing the institution's staff functions in support of the overall operations of the institution. Specific responsibilities may include, but are not limited to, Operations Administration, Internal Management Information Systems, Employee Relations, Internal Consulting Services, Facilities Management, Central Purchasing and Public Relations, etc. Manages the function through lower level Vice Presidents, Directors and/or Managers. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): **CHIEF LEGAL EXECUTIVE - 50120**

PRIMARY DUTIES AND RESPONSIBILITIES: This is the top legal position in the institution, with responsibility for determining corporate legal posture. As General Counsel, is responsible for protecting the institution's legal interests and maintaining its operations within the scope established by law. Generally serves as or supervises Corporate Secretary. 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.

JOB FUNCTION AND JOB CODE(S): **REAL ESTATE LOAN EXECUTIVE - 50130**

PRIMARY DUTIES AND RESPONSIBILITIES: Manages the institution's Real Estate Lending functions and supervises Loans In Process disbursements. Reviews proposed agreements for partnership. Inspects sites and gives evaluation of potentiality of Joint Venture. Reviews plans and cost breakdowns, and becomes familiarized with the total project (e.g. , map filing, utility and telephone requirements). Attends city council, planning commission or any other agency meeting that relates to the project's success. Oversees all phases of Construction Loans In Process. Oversees the setting up of accounting for projects and setting up line budgets and construction schedules. May review invoices and line items and check to make sure project is staying within budget. Signs and/or approves checks to subs and partners. Assists other departments as required and performs other related duties. Manages the function through lower level Vice Presidents, Directors and/or Managers. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): **TREASURER - 50140**

PRIMARY DUTIES AND RESPONSIBILITIES: Directs the development and administration of the Treasury functions of the institution, including the care and custody of funds and other financial assets, coordination of banking requirements, cash management and insurance activities. Directs all investment activities of the institution, determining the most advantageous way to invest available funds. Develops and interprets financial and economic data related to short and long term funding requirements. Establishes and implements procedures of internal accounting control to safeguard investment holdings. May coordinate shareholder relations and board of director activities. Normally reports to the most senior financial management position or to the CEO. Manages the function through lower level Vice Presidents, Directors and/or Managers. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): **CHIEF CREDIT OFFICER - 50200**

PRIMARY DUTIES AND RESPONSIBILITIES: Manages and directs the institutions' Credit Administration function. Responsible for funds management, credit review, portfolio and risk analysis, loan grading, major loan approvals, business development, and financial analysis. Generates credit policies and procedures in support of portfolio concentration, lending objectives, loan approval, underwriting requirements and FCA and OTS regulations. Oversees the Credit Committee activities and processes. Manages function through lower level managers and in some cases, exempt staff. Normally reports to the CEO. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): FINANCE EXECUTIVE/CFO - 50300

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

JOB FUNCTION AND JOB CODE(S): MARKETING EXECUTIVE - 50430

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for developing policies, programs and objectives for all product/service marketing activities of the institution. Directs marketing research, product planning and advertising functions to accomplish corporate objectives. Advises and assists top executives on pricing and market considerations affecting sales. 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.

JOB FUNCTION AND JOB CODE(S): OPERATIONS/SAVINGS EXECUTIVE - 50500

PRIMARY DUTIES AND RESPONSIBILITIES: This is the top Operations/Savings position in the institution. Responsible for the administration of Savings and Operations staff functions. May coordinate Branch Savings Operations. 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.

JOB FUNCTION AND JOB CODE(S): CHIEF HUMAN RESOURCES/CULTURE OFFICER - 50510

PRIMARY DUTIES AND RESPONSIBILITIES: The single top human resources executive in the entire company. Responsible and accountable for developing and executing the human resources strategy in support of the overall business plan and strategic direction of the company, specifically in the areas of succession planning, talent management, change management, organizational and performance management, training and development, and compensation and benefits. Functions as a strategic business advisor to senior management regarding key organizational and management issues. Provides overall leadership and guidance to the HR function. Participates in strategic planning for the organizations. Provides leadership and consulting support to executives and management on matters of reinforcing culture, setting goals, developing policy, and implementing strategic objectives. Aligns organizational structure, roles, and responsibilities to achieve goals. Oversees talent management, including staff training and leadership development, retention, recognition, employee communication and career development to institution requirements. Manages the function through lower level Vice Presidents, Directors and/or Managers. Normally reports to CEO. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): INFORMATION TECHNOLOGY EXECUTIVE - 50610

PRIMARY DUTIES AND RESPONSIBILITIES: 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 managers, analysts and programmers, 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 activities. 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. Normally reports to CEO or most senior financial position. Manages the function through lower level Vice Presidents, Directors and/or Managers. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): TRUST EXECUTIVE - 50700

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the institution's trust functions, development of trust business, administration of all existing accounts, wills, files, investments, operations, taxes and real estate. Effectively directs activities of Trust Department and its personnel including hiring, training, performance appraisals and salary in compliance with institution policy. Initiates, develops, recommends and administers Trust Department policies, practices and procedures. Responsible for budget and profitability of the Trust Department. Manages and administers policy for tax shelter programs including various forms of pension, profit sharing, other deferred income programs and Directed IRA/KEOGH accounts. Develops new business including all phases of marketing trust services. Responsible for real estate held in trust for policy, control, maintenance, rental, sales, etc. Interfaces with legal counsel for the institution and counsels for each fiduciary account regarding legal matters. Responsible for administration of fiduciary accounts. Determines, in conjunction with the Trust Committee, the overall investment policies, specific policies for individual accounts and is responsible for assuring compliance with such policies; voting of proxies. Responsible for security of the Trust Department. Member of Trust Committee, responsible for acceptance of new accounts. Develops programs and activities including relations with attorneys, accountants, life underwriters, and customers. Normally reports to the most senior financial position or the CEO. Manages the function through lower level Vice Presidents, Directors and/or Managers. NOTE: This is the highest level position in this functional organization of the institution.

JOB FUNCTION AND JOB CODE(S): LENDING EXECUTIVE - 50900

PRIMARY DUTIES AND RESPONSIBILITIES: This is the top loan management position in the institution. May oversee all types of loan activities including appraisals, loan origination and loan servicing. Reviews all loan packages originating throughout the institution to determine if they meet loan underwriting standards. Originates construction loans and real estate loans. Discusses loan requests with potential borrowers. Keeps abreast of all legislation and regulation pertaining to loans. Reviews and evaluates performance of staff members. Participates with the managing officer and financial manager to determine secondary market operations. Recommends loan policies, assist other departments as necessary and performs other related duties. Manages the function through lower level Vice Presidents, Directors and/or Managers. NOTE: This is the highest level position in this functional organization of institution.

GENERAL CLERICAL / ADMINISTRATION JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **ADMINISTRATIVE SUPPORT - 51001, 51002, 51003**

PRIMARY DUTIES AND RESPONSIBILITIES: Performs a variety of clerical duties. Assignments can be in functional areas such as purchasing, material control, engineering support, human resources, marketing, manufacturing, or other areas. Collects information for specified report formats. Maintains files, posting records, compiling minor statistical data, making and checking routine calculations, keeping records, preparing schedules, 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, personal computer, fax or other similar machines. Requires good communications skills. May require a working knowledge of commonly used PC applications such as word processing, spreadsheets and databases.

At the highest level, 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. May independently answer correspondence, handle inquiries, complaints or adjustments. Work is generally of a critical or confidential nature and requiring a broad working knowledge of departmental and company practices, policies, programs, and product line. Coordinates complex activities between departments and outside parties. Contacts company personnel at all organizational levels to gather information and prepares reports. May provide working leadership to other clerical staff, through assignment of work, training, coordination and checking of assignments. Excludes those with bona fide supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
51001	Entry	Under close supervision, performs a variety of minor clerical duties in accordance with specific instructions and established work procedures. Follows written and verbal instructions to accomplish assignments of a routine and repetitive nature. Normally works under the direction of higher level clerks, guidance is usually readily available. Entry level position into job family.	0 - 1	Basic reading, writing and math skills.
51002	Intermediate	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, compiling and checking reports, searching and investigating information contained in files, processing departmental documents requiring specific knowledge of functional operations, and typing correspondence and reports from rough drafts.	1 - 3	Basic reading, writing and math skills.
51003	Senior	Under general supervision, performs advanced and complicated clerical duties requiring considerable judgment, independent analysis and detailed knowledge of departmental procedures. Performs complicated reconciliation and control functions, and compiles special studies where analysis of complicated data is required. Requires thorough knowledge of policies and practices in assigned functional area.	3 - 5	High school graduate or equivalent experience.



JOB FUNCTION AND JOB CODE(S): EXECUTIVE SECRETARY/ADMINISTRATOR 2 - 51022

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision and acting on own initiative, performs secretarial, stenographic and advanced administrative details to relieve and assist executive, line and managers of administrative and administrative duties. Assignments generally involve work of a confidential nature and require knowledge of the practices and procedures of the function, institution products, policies and programs. 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 calls to appropriate party. Checks and processes expenses reports. May take dictation and transcribe notes for letters, memos or reports. Types materials in final form from very rough and involved drafts which may utilize frequent use of technical terminology and which combine materials from several sources. Plans layout of complex reports and statistical tables. Operates general office equipment such as Personal Computer, typewriter, Dictaphone, copier, calculator, telex or other similar machines. Interfaces with other secretaries to share or coordinate workload.

QUALIFICATIONS: High school graduate plus advanced secretarial training. Five years prior related experience. Typing: 80 wpm.

JOB FUNCTION AND JOB CODE(S): CORPORATE SECRETARY - 51034

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for overseeing the investor/shareholder relation activities and processes related transactions. Provides administrative assistance and support to the CEO by preparing information for the annual Proxy Statement, maintenance of corporate records and other documents, as required. Responds to inquiries and requests by investors or shareholders. May be required to do analysis of records past and present operations, trends and costs, and other applicable information. Records and reports required information to the Securities Exchange Commission (SEC) such as director's holding and beneficial ownership. Obtains and files corporate records such as bylaws, meeting minutes and applicable correspondence, as well as Executive Policy documents. Organizes meeting logistics and prepares and distributes agenda. Coordinates distribution of the bank's policy and procedures manuals and other operating instructions.

QUALIFICATIONS: High school graduate with some college coursework. Five to seven years of progressively responsible experience in office management, shareholder relations, and/or administration/operations.

JOB FUNCTION AND JOB CODE(S): ADMINISTRATIVE ASSISTANT - 51041, 51042, 51043

PRIMARY DUTIES AND RESPONSIBILITIES: 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. Typically supports one or more managers and/or staff in a department or administrative unit, or may support multiple departments. Executes special or continuous research and 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 prepares reports. 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. Assignments may be found in various functional areas of the company such as finance, marketing, engineering, manufacturing, human resources, etc. 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. Work is generally of a critical or confidential nature and requires a broad working knowledge of departmental and company practices, policies, programs and product lines.

At the highest level, may act as coordinator of departmental projects, following up on pending details, coordinating project team activities and ensuring deadlines are met. May monitor department or project budget, keeping management apprised of budgetary status. Typically requires advanced word-processing and other personal computer skills. May provide guidance or work leadership to lower level clerical or administrative staff.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
51041	Entry	Under close supervision and acting on own initiative and direction, provides analytical and specialized administrative support. Independently investigates assigned problems, determining method of research, data and information requirements as well as analysis techniques.	1 - 3	High school graduate or equivalent experience.
51042	Intermediate	Under limited supervision and acting on own initiative and direction, provides moderately complex administrative support for one or more departments or administrative units. Researches and obtains information for routine and moderately complex reports and special assignments. Requires advanced business school or secretarial training.	3 - 5	High school graduate or equivalent experience.
51043	Senior	Under general supervision and acting on own initiative and direction, provides complex administrative support. Independently researches and obtains information for complex reports and special assignments. Requires advanced business school or secretarial training.	5+	High school graduate or equivalent experience.

JOB FUNCTION AND JOB CODE(S): RECEPTIONIST - 51052, 51053

PRIMARY DUTIES AND RESPONSIBILITIES: Receives and directs visitors, employment applicants, sales persons, and customers to appropriate locations and parties. Handles incoming, outgoing, long distance and special conference calls. Enforces appropriate security procedures and directives. May perform related clerical work such as typing, filing, sorting and distributing mail. May conduct preliminary screening of employment applicants. Requires good verbal communications skills.

At the highest level, operates company PBX switchboard system to receive and connect incoming telephone calls to proper party. 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 facility.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
51052	Entry	Performs duties under close supervision. Excludes employees who operate company PBX system in conjunction with normal reception duties. Entry level position into job family.	0	Basic reading, writing and math skills.
51053	Intermediate	Under limited supervision operates single or multiple position telephone switch board. Handles incoming, outgoing, long distance and WATS calls. May assist in the placement of conference calls and operate page system.	1 - 2	Basic reading, writing and math skills.



***JOB FUNCTION AND JOB CODE(S):* MESSENGER/MAIL CLERK 1 - 51121**

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision, provides mail and messenger services for various institution locations as directed. Follows well- established procedures with limited latitude to alter sequence 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 institution vehicle to transport employees and visitors and perform general messenger duties. Picks up and delivers institution vehicles for washing and servicing.

QUALIFICATIONS: Basic reading, writing and arithmetic ability. Entry level to one year of general office or related messenger experience is required. Familiarity with postage regulations. May require a valid driver's license with good driving record required for operation of institution vehicle.

***JOB FUNCTION AND JOB CODE(S):* MESSENGER - 51132**

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision performs routine work involving transporting various documents to company locations. Receives general instruction on new assignments. Picks up and delivers a variety of materials. Provides messenger/courier service for messages, documents, packages, goods etc. between various local destinations. May operate company vehicle to perform general messenger duties. Picks up and delivers company vehicles for washing and servicing.

QUALIFICATIONS: Ability to read, write and comprehend simple instructions. Valid driver's license with good driving record.

***JOB FUNCTION AND JOB CODE(S):* MAIL SPECIALIST - 51144**

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision performs tasks associated with sorting and distributing incoming and outgoing mail. Collects, sorts and processes outgoing mail, to include weighing, stamping/metering, sorting by zip code and/or sealing envelopes. May collect, sort and distribute interoffice mail. Operates postage equipment to affix proper postage and to weigh, fold, and insert materials in envelopes to be mailed. May bundle, bag, route and deliver mail to designated destination. Makes minor repairs and necessary adjustments to equipment as needed. Instructs new employees in proper procedures and use of equipment. May schedule work to other mail clerks.

QUALIFICATIONS: This is a fully experienced position. Requires a thorough knowledge of incoming and outgoing mail procedures including postal regulations generally acquired through three years of progressively responsible work experience. Skill in efficient operation of postage machines, folders and weighing devices etc. Capable of training less experienced workers.

***JOB FUNCTION AND JOB CODE(S):* RECORDS/MICROGRAPHICS TECHNICIAN - 51150**

PRIMARY DUTIES AND RESPONSIBILITIES: Under close supervision operates micrographics equipment for preparation and filming of files and individual documents, processing films, and routine maintenance of equipment. Performs minor equipment set-up according to well-established procedures. Guidance from supervisor or experienced technicians is readily available. Assists with the maintenance, retrieval and archival storage of institution files and records. Follows procedures for maintenance of records retention schedules and logs.

QUALIFICATIONS: Completion of training course in micrographics equipment, and up to one year experience. Excludes trainees who have no training, experience of knowledge of micrographics equipment.

***JOB FUNCTION AND JOB CODE(S):* RECORDS/MICROGRAPHICS SUPERVISOR - 51168**

PRIMARY DUTIES AND RESPONSIBILITIES: Supervises the activities and staff involved in operating the Micrographics Department. Coordinates and supervises activities such as scheduling, and production control, supervises the set- up, operation and monitoring of all micrographics equipment in the microfilming and/or retrieval of loan files. Prepares work schedules, controls work flows, provides technical guidance and operational assistance to micrographics staff. Assigns staff to ensure 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, ensure optimum output and maintain quality. Trains, instructs and orients staff in proper procedures, operations and methods. Supervises the retrieval and archival storage of institution files and records. Establishes procedures for maintenance of records retention schedules and logs. Excludes working leads.

QUALIFICATIONS: Formal training in micrographics including operational training on state of the art micrographics systems and associated equipment is required. Normally requires 3 to 5 years of increasingly responsible experience with exposure to the direction of others.

HUMAN RESOURCES JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **HUMAN RESOURCES ASSISTANT - 52001, 52002, 52003**

PRIMARY DUTIES AND RESPONSIBILITIES: Performs clerical tasks in support of human resources activities. Maintains files, posts records and logs, employee files, changes of status, compiles statistical data and checks human resources reports. May operate general business machines such as personal computer copier, calculator, fax, or other office machines.

At the highest level, provides information to employees regarding established human resources policies, benefits, forms, records and practices. May provide work leadership to lower level staff through assignment of work, training, coordination and checking assignments. Excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
52001	Entry	Under close supervision performs routine clerical tasks. Assignments are generally simple and repetitive in character such as sorting and filing correspondence, employment applications, status changes and resumes. Guidance is readily available from higher level staff members. Six months general office experience desirable, excludes trainees with no business experience.	6 months	Basic reading, writing and math skills.
52002	Intermediate	Under limited supervision, performs a variety of semi-routine tasks. Assignments are of moderate complexity requiring the exercise of some discretion and use of limited judgment and initiative. Excludes those with lead responsibilities.	1 - 3	Basic reading, writing and math skills.
52003	Senior	Under general supervision, performs advanced and complicated clerical tasks. Assignments require application of detailed knowledge of human resources functional policies and practices. Independently handles inquiries and answers correspondence.	3+	Basic reading, writing and math skills.

JOB FUNCTION AND JOB CODE(S): **HUMAN RESOURCES SPECIALIST - 52005**

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision, performs a wide variety of support and administration activities in Employment, Compensation, Security, Unemployment Insurance, Benefits, Employee Relations, Training and related areas. Prepares and maintains employee human resources files, records and information. Processes departmental forms, records and documents. Extracts and compiles a variety of human resources data for consolidation into management reports such as: weekly manpower report, insurance/benefit reports, salary surveys, OSHA, Affirmative Action reports and the like. May interview employment applicants for nonexempt positions, screen, evaluate and conduct reference checks on candidates. May maintain requisition and advertising logs. Coordinates job postings and resume routing activities. May maintain liaison with outside employment sources. Administers benefit programs. Coordinates the processing of Group Insurance claims. Prepares insurance reports summarizing claims and coverage's. May conduct employee orientations to inform new hires of institution benefits programs. Coordinates credit union activities. May provide work leadership to lower level human resources staff members. Normally a transition position from administrative and administrative tasks to the professional human resources family.

QUALIFICATIONS: Two years of college level industrial relations courses or equivalent experience. Requires a general understanding of Human resources administration. Two years of general human resources experience. Duties are usually considered nonexempt in nature. Excludes those with full supervisory responsibilities.

JOB FUNCTION AND JOB CODE(S): **PAYROLL/HUMAN RESOURCES ADMINISTRATOR - 52010**

PRIMARY DUTIES AND RESPONSIBILITIES: Administers employee benefit programs and payroll activities for the company. Compiles and prepares payroll data such as pension, insurance, automatic deposits, loan payments, etc. Reviews and processes payroll deductions. Interprets company policy and understands governmental regulations affecting human resources matters. Prepares required government reports. Adjusts payroll errors and responds to complaints. Plans and implements the administration of benefits programs. Prepares and distributes information to inform employees of new or changed benefits programs, outside services and other optional coverage available through insurance and other companies.

QUALIFICATIONS: Two years of college or equivalent experience is required. A minimum of two to three years general administrative and two to four years of related experience required. Ability to communicate with all levels of employees is also required.

JOB FUNCTION AND JOB CODE(S): HUMAN RESOURCES REPRESENTATIVE/GENERALIST - 52012, 52013

PRIMARY DUTIES AND RESPONSIBILITIES: Performs professional level human resources 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. Reviewing requests for new/revised job classifications and grade changes, preparing job descriptions, preparing data for compensation and benefit surveys and reviewing salary increase requests. Provides assistance to management in interpreting and applying company human resources policies, counseling employees concerning work related problems and conducting termination interviews. Preparing information for employee handbook, benefit brochures and conducting employee orientation; preparing and presenting unemployment claims.

At the highest level, tasks include formulation of extensive recruiting campaigns, development of compensation plans, coordination of training programs, analysis and recommendations for benefit changes, preparation and administration of EEO and affirmative action programs and tasks of similar complexity. Analyzes of trends of a competitive nature and within the company. Assists in the formulation of company human resources and manpower objectives. Develops recommended courses of action to meet objectives. Conducts studies to determine feasibility, costs benefits, and potential human resources program applications. May provide project leadership to other staff members.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
52012	Intermediate	Performs a wide variety of human resources activities, including assisting in the development and conduction of recruiting programs, analyzing salary survey data, developing compensation structures; reviewing competitive benefits, developing recommendations for benefit additions and changes. Provides assistance to line management regarding employee relations practices. May provide technical guidance to lower level staff.	2 - 5	Bachelor's Degree in Human Resources, a related field or equivalent experience.
52013	Career	Plans, conducts, and coordinates the development and administration of human resources programs. Provides staff consulting support in the investigation of new human resources programs. Conducts research into human resources practices, policies and procedures.	5+	Bachelor's Degree in Human Resources, a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): COMPENSATION ANALYST 2 - 52112

PRIMARY DUTIES AND RESPONSIBILITIES: Performs staff support activities to develop and administer compensation policies and programs. Conducts research, analyzes data and prepares recommendations requiring a broad understanding of compensation techniques, methods and practices. Provides counsel to line and staff management regarding compensation actions for employees. Review proposed salary adjustments for conformance to established guidelines, policy and practices; recommends corrective or alternative actions to resolve problems. Reviews requests for new or revised classifications to determine appropriate salary grade assignment. Provides counsel for employment offers. Participates in special studies of problem areas requiring job analysis, job evaluation or similar techniques. Audits jobs for content and prepares job descriptions reflecting job responsibilities, activities, duties and requirements. Collects and analyzes competitive salary and benefit information to determine institution's market relationship. Formulates basic recommendations regarding development of institution salary structure, initiation of new benefits, FLSA exemptions, job revisions, etc. Reviews existing and proposed statutory requirements governing compensation and benefits administration and recommends appropriate courses of action.

QUALIFICATIONS: Broad, practical knowledge of compensation/benefit techniques and methods as would normally be obtained through receipt of a Bachelor's Degree in Human Resources, Business Administration or a related field or equivalent experience. Requires a minimum of two years of compensation administration experience. A typical incumbent will normally possess 3-5 years of related experience. May require WAW certification.

JOB FUNCTION AND JOB CODE(S): COMPENSATION MANAGER - 52118

PRIMARY DUTIES AND RESPONSIBILITIES: Develops, implements and maintains compensation programs and policies to ensure the achievement of equitable and competitive employee compensation. Conducts wage and salary surveys to determine salary ranges and structures. Prepares job descriptions and provides guidance to staff members in the use and application of compensation techniques, job evaluation plans, position classification systems and salary increase programs. Recommends and determines institution compensation strategies to top management and designs programs to fulfill defined institution objectives. Maintains a working knowledge of current statutory requirements and labor contract agreements which may affect compensation policies. Conducts special studies or projects relating to incentive compensation, stock option or bonus plans, executive compensation and the like. Responsible for employment, promotion, performance evaluation, training, counseling, and discipline of assigned employees. Generally reports to the Human Resources Manager or Director. Excludes those incumbents who also administer benefits programs.

QUALIFICATIONS: Advanced knowledge of compensation techniques, applications and programs as would normally be obtained through the attainment of a Bachelor's Degree in Human Resources, Business Administration or a related field. Five years of exposure to a wide variety of compensation practices. WAW certification may be required.

JOB FUNCTION AND JOB CODE(S): COMPENSATION AND BENEFITS MANAGER - 52138

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, directs, and controls the activities and staff involved in developing, implementing, and maintaining institution compensation and benefit programs to ensure the achievement of equitable and competitive compensation and benefit programs. Recommends and determines institution compensation strategies to maintain competitive objectives with the concurrence of top management. Develops and recommends compensation and benefit programs designed to fulfill defined strategies and institution objectives. Monitors and evaluates current programs and outside developments; designs new and revised approaches to ensure equity and competitiveness. Coordinates the development and administration of new policies and programs. Gives guidance to line and staff in the use and application of compensation techniques, job evaluation plans, position classification techniques, merit increase programs, interpretation of benefits and similar matters. Develops, recommends, and maintains institution pay structures. Maintains a working knowledge of current statutory requirements influencing compensation and benefits. Conducts special studies or projects relating to subjects such as incentive compensation, stock-options, executive compensation, perquisites, effect of legislated benefits and the like. Responsible for employment, promotion, performance evaluation, training, counseling, and discipline of assigned employees. Generally reports to the Human Resources Manager or Director.

QUALIFICATIONS: Advanced knowledge of compensation and benefit programs as would normally be obtained through the attainment of a Bachelor's Degree in Human Resources, Business Administration or a related field. Five years of exposure to a wide variety of compensation practices. WAW (World at Work) certification or a MBA may be required.

JOB FUNCTION AND JOB CODE(S): BENEFITS ADMINISTRATOR - 52145

PRIMARY DUTIES AND RESPONSIBILITIES: Under limited supervision administers benefits program. Advises employees on benefit availability and eligibility requirements. Maintains benefit records and processes data for implementation. May supervise administrative human resources in department.

QUALIFICATIONS: This is the entry level position for the professional benefits series. Any combination of education or experience that would provide general knowledge of benefits administration. Skill in basic math and ability to effectively communicate in verbal and written form.

JOB FUNCTION AND JOB CODE(S): BENEFITS MANAGER - 52158

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, directs and controls the activities and staff involved in the development, implementation and administration of institution employee benefit programs including group health/medical/dental coverage, life insurance, disability insurance, holidays, vacations, sick leave, unemployment, service awards and the like. Reviews institution programs and investigates current trends, practices and costs. Negotiates with carriers regarding rates, services, administration and coverage's. Supervises claims processing and reporting. Prepares recommendations to management regarding plan changes and modifications. Generally reports to Human Resources Manager or Director. Excludes those incumbents who also administer compensation programs.

QUALIFICATIONS: Advanced knowledge of employee benefit programs as would normally be obtained through the attainment of a Bachelor's Degree in Human Resources or Business Administration or equivalent experience. Requires a minimum of 5 years of exposure to a wide variety of benefit programs and practices. A typical incumbent will normally possess 8-10 years of related experience.

JOB FUNCTION AND JOB CODE(S): TRAINING AND DEVELOPMENT SPECIALIST - 52181, 52183

PRIMARY DUTIES AND RESPONSIBILITIES: Conducts training and education programs in various topics including basic skills, sales techniques, computer software/hardware, company products and policies, supervisory techniques, etc. Responsible for conducting examinations and evaluations to assess students mastery of the subject matter.

At highest levels, conducts needs evaluation and designs curricular and courses to meet those needs. Acts as liaison to vendors and assures quality of vendor originated courses. May provide technical leadership to lower level employment staff, excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
52181	Entry	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. Requires general knowledge of technical subject matter & Training techniques.	0 - 2	Bachelor's Degree in Human Resources, Education, Communications a related field or equivalent experience.
52183	Career	Performs the full scope of activities associated with the management development/training function. Conducts needs evaluation and designs curricular and courses to meet those needs. Acts as liaison to vendors, and reviews their courses for adaptability to internal needs. Ensures quality of vendor originated courses. Conducts training programs in areas such as sales techniques, computer software/hardware, company products and policies, supervisory/management techniques, etc. May provide career and development consultation to employees. May provide leadership to other management development/training staff. Requires extensive knowledge of technical subject matter & Training techniques.	5+	Bachelor's Degree in Human Resources, Education, Communications a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): **TRAINING AND DEVELOPMENT MANAGER - 52187**

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes, direct and controls the activities and staff involved in the development, implementation, and administration of human resources training and development programs. Conducts research to assess training requirements and needs throughout the institution. Develops a variety of training programs including areas such as first line supervisory training, management development, organizational development, skills training and the like. Develops training course content, materials and coverage. Schedules and conducts training classes. Continually reviews the availability and applicability of established training programs or services for possible use within institution. Develops criteria for evaluation of training effectiveness and conducts research to measure success of programs & Training activities. May manage the employee educational assistance program. Provides technical guidance and counsel to management throughout the institution. Responsible for the employment, employee motivation, counseling, discipline, and changes in status of employees supervised.

QUALIFICATIONS: Requires a broad knowledge of training techniques, methods, theories, materials, and programs as would normally be obtained through receipt of a Bachelor's Degree in Human Resources, Psychology, Organizational Development or related field or equivalent experience. Requires a minimum of 5 years of experience. A typical incumbent will normally possess in excess of 10 years of related experience.

JOB FUNCTION AND JOB CODE(S): **HRIS ANALYST - 52205**

PRIMARY DUTIES AND RESPONSIBILITIES: Research, design, analyze and maintain HR information systems and databases. Handles day-to-day administration of the system, which may include entry of data. Modifies existing data to provide required reports and information. Resolves problems with installed software application. May evaluate new software applications. Trains users on how to access/enter data.

QUALIFICATIONS: Basic reading, writing, and arithmetical skills equivalent to high school completion. Proficiency in using several common database software packages and a familiarity with customized databases and report writing required. Three or more years of experience with computer databases.

JOB FUNCTION AND JOB CODE(S): **HRIS MANAGER - 52208**

PRIMARY DUTIES AND RESPONSIBILITIES: Develops, implements, manages and maintains specially designed human resources information systems and related policies and procedures designed to record, process, obtain and retrieve employee information. Recommends, implements and plans for new and/or improved applications to the system. Provides employee information for analysis, statistical data, and other employee-related reports as required. Manages, coordinates, monitors and evaluates the activities of department staff directly or through lower level supervisors. Is responsible for the department budget and for the employment, promotion, performance evaluation, training, motivation and discipline of assigned employees.

QUALIFICATIONS: Requires knowledge, communicative and analytical skills equivalent to those normally obtained through receipt of a Bachelor's Degree in Human Resources or a related field and a minimum of two years of professional human resources/information systems experience. The typical incumbent will normally possess 4-5 years of directly related experience including managing lower level employees.

JOB FUNCTION AND JOB CODE(S): **HUMAN RESOURCES SUPERVISOR - 52407**

PRIMARY DUTIES AND RESPONSIBILITIES: Under general direction, coordinates human resources activities and benefits administration. Maintains a variety of programs to ensure positive employee relations in keeping with Institution objectives. Conducts research into current industry trends and makes recommendations to management regarding new programs or modification to existing policies and procedures. Counsels employees in the interpretation and application of human resources programs and coordinates recruitment, orientation, training, compensation, EEO and benefit activities. Oversees human resources record system, as well as insurance and unemployment claim processing. Analyzes employee attitudes and concerns and acts as Institution liaison when dealing with vendors and governmental agencies. Performs a wide variety of special studies or surveys which may affect the employee relations function. Responsible for the employment, performance evaluation, training, counseling and discipline for assigned employees. NOTE: This "generalist" position is normally found in an institution of LESS THAN 100 EMPLOYEES and would report directly to the CEO or corporate level Human resources Director. Normally considered "exempt" under the Fair Labor Standards Act.

QUALIFICATIONS: Bachelor's Degree or equivalent experience and three years of related professional level human resources experience. Requires familiarity within all areas of human resources administration.

JOB FUNCTION AND JOB CODE(S): HUMAN RESOURCES MANAGER - 52418, 52419

PRIMARY DUTIES AND RESPONSIBILITIES: 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 human resources policies. Directs the maintenance of human resources records and data systems and reviews employee changes in status to ensure fair and equitable application of compensation, human resources 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 human resources 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.

At highest levels, may report directly to the CEO or comparable level and supervises a staff of nonexempt and professional employees.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
52418	Entry	Manages and directs the activities and staff involved in developing and maintaining human resources activities, policies and procedures for an employment level of less than 250 employees. Requires two years of diverse experience in human resources.	2 - 5	Bachelor's Degree or equivalent experience.
52419	Intermediate	Manages and directs the activities and staff involved in developing and maintaining human resources activities, policies and procedures for an employment level of more than 250 employees. Requires five years of diverse experience in all areas of human resources.	5+	Bachelor's Degree or equivalent experience.

JOB FUNCTION AND JOB CODE(S): HUMAN RESOURCES DIRECTOR - 52429

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for development of all human resources activities related to employee relations, EEOP, compensation, recruitment, training, benefits administration and the like in a large institution. Manages, directs and coordinates the human resources activities through subordinate functional managers or supervisors. Analyzes cost effectiveness of all programs and is responsible for budgeting and work force planning. Develops and recommends policies and practices in accordance with Institution goals. Advises management of industry trends and legislative changes affecting human resources programs. Acts as the Institution liaison in dealing with governmental agencies and other outside entities. Normally supervises a staff of 5 or more, including nonexempt, professional and management/supervisory employees. Reports to the Human Resources Executive.

QUALIFICATIONS: Bachelor's Degree or equivalent experience and seven years of progressively broad human resources management experience. Requires extensive knowledge of all general human resources areas.

FINANCE / ACCOUNTING JOB FAMILIES

JOB FUNCTION AND JOB CODE(S): **ACCOUNTING ASSISTANT - 54001, 54002, 54003**

PRIMARY DUTIES AND RESPONSIBILITIES: Performs clerical accounting duties in areas of accounts payable, accounts receivable, cost accounting, payroll or credit and collections. Follows established routines to accomplish assignments such as sorting and filing accounting records and data, collecting information, posting records, compiling data, making and checking basic calculations, preparing and sorting mail, answering phones, and typing. Posts detailed entries to accounting records and handles routine transactions such as allotments, disbursements, payroll operations, voucher preparation and remittances, and prepares standard journal and ledger entries. May operate general business machines such as computer, typewriter, copier, calculator, and fax machine or similar office equipment.

At the highest level, performs specialized calculations, posting and accounting functions. Codes accounts payable invoices for proper account distribution, 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. May provide work leadership to others through assignment of work, monitoring of progress, review of results, orientation and technical instruction. Excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
54001	Entry	Under close supervision, performs routine and repetitive accounting clerical duties. Follows well established routines to accomplish assignments. Entry level position into job family.	0 - 1	Basic reading, writing and math skills.
54002	Intermediate	Under limited supervision, performs standard accounting clerical duties. Prepares and verifies various standard accounting entries for financial data processing system; reconciles report discrepancies and problems. Excludes those with lead responsibilities.	1 - 3	Basic reading, writing and math skills.
54003	Senior	Under general supervision, performs non-routine accounting support duties. Normally responsible for a complete and systematic set of transactions in a specific phase of accounting, requiring acquired knowledge of specified accounting policies and practices.	3+	Basic reading, writing and math skills.

JOB FUNCTION AND JOB CODE(S): **ACCOUNTING SPECIALIST - 54004**

PRIMARY DUTIES AND RESPONSIBILITIES: Highest level nonexempt accounting clerk position. Performs various high-level accounting functions in the areas of Accounts Payable, Accounts Receivable, Payroll, General Ledger, Credit and Collections, Participation Loans and Joint Ventures Accounting. Maintains records and produces reports as required for management. May reconcile accounts for joint venture and general ledger accounting departments. May assist with outages and/or posting errors to correct general ledger. May report and remit payoffs to investors. Verifies balances of related accounts. Communicates with outside and inside service representatives and personnel to resolve problems.

QUALIFICATIONS: High school graduate or equivalent. Three years of general accounting or related experience. Plus one to two years of specific experience in the area of specialization.

JOB FUNCTION AND JOB CODE(S): ACCOUNTANT - 54021, 54022, 54023

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for performing professional Accountant assignments, including providing specialized or general analysis in various accounting functions such as Accounts Receivable, Accounts Payable, Payroll, Cost Accounting, Property Accounting and General Accounting. Reviews and analyzes journal vouchers, accounting classifications and other accounting/financial statements, records and reports. Prepares balance sheets, making adjustments and closing entries, preparing profit and loss statements, inventory, receipts and disbursements, computing and distributing labor, material and overhead costs, journal entries, maintains ledgers, reconciles and analyzes cost account ledgers. May establish and maintain property accounting records.

At the highest level, develops and installs difficult accounting systems, methods, procedures, and controls. Balances complex accounts; prepares complex federal, local or state reports and tax returns. Provides interpretation of accounts, methods and records for managers and officers. May provide work leadership for an accounting functional unit such as Payroll, Accounts Receivable, Cost Accounting, Consolidations, or act as Plant Accountant at a satellite division or small entity of the corporation. Excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
54021	Entry	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 accountants. Entry level position into job family, excludes those without equivalent combination of academic preparation and experience.	0 - 2	B.S. or B.A. degree in Accounting, a related field, or equivalent experience.
54022	Intermediate	Following general instructions and with discretion as to work details, performs accounting tasks of a difficult nature requiring knowledge of accounting principles and practices. Interprets accounting data, analyzes reports and recommends action to be taken. Assists in the development and installation of accounting systems, cost accounting methods, procedures and controls. Two years of accounting experience or CPA. CPA certification requires a Master's degree.	2 - 4	B.S. or B.A. degree in Accounting, a related field, or equivalent experience.
54023	Career	Performs accounting duties of a complex nature requiring advanced 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. Four years of accounting experience or CPA plus two years. CPA certification requires a Master's degree.	4+	B.S. or B.A. degree in Accounting, a related field, or equivalent experience.

JOB FUNCTION AND JOB CODE(S): PAYROLL ASSISTANT - 54052, 54053

PRIMARY DUTIES AND RESPONSIBILITIES: Records time card entries, computes overtime, sick leave, vacation, holiday pay, termination pay, taxes, other employee deductions. Prepares pay checks or processes entries to payroll service. Maintains records and files related to federal/state withholding taxes, FICA, credit union payments, insurance deductions, benefits and payroll deductions.

At the highest level, 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. May provide work leadership to lower staff members, excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
54052	Intermediate	Under limited supervision performs standard tasks related to payroll accounting. May distribute pay checks. May operate personal computer or similar equipment. Entry level position into job family, excludes trainees.	1 - 3	Basic reading, writing and math skills.
54053	Senior	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. Utilizes personal computer or input terminal.	3+	Ability to read, write, and perform basic accounting operations.

JOB FUNCTION AND JOB CODE(S): PAYROLL SUPERVISOR - 54097

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: 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.

JOB FUNCTION AND JOB CODE(S): FINANCIAL ANALYST - 54151, 54152, 54153

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

At the highest level, acts as a key technical expert on financial analysis issues, concerns and special projects. Interfaces with top management, responding to their requests for financial data and to resolve reporting and compliance issues. Plans, coordinates and executes policy implementation applicable to the installation of improved financial operations. Performs complex economic research and studies on subjects such as rates of return, depreciations, working capital requirements, investment opportunities, investment performance, impact of governmental requirements and the like. Organizes information from a variety of sources to establish data banks for use in analyzing and creating future plans and forecasts. May provide functional and technical direction to other financial staff members, excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
54151	Entry	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 and consolidations. May include entry level M.B.A. candidates.	1 - 3	Bachelor's Degree in Finance, related field, or equivalent experience.
54152	Intermediate	Performs specialized financial, accounting or planning activities, investigations, coordination and analysis requiring competence and specialized knowledge of various financial functions such as budgeting, auditing, financial planning, taxes and consolidations.	3 - 5	Bachelor's Degree in Finance, related field, or equivalent experience.
54153	Career	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.	5 - 8	Master's Degree in Finance, related field, or equivalent experience.

JOB FUNCTION AND JOB CODE(S): BUDGET & ANALYSIS MANAGER - 54248

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the management and direction of activities associated with the preparation of operating budgets and forecasts, related analyses and reports. Analyzes and reports on variances of actual costs from budgets/forecasts. Develops and implements budgetary control systems. Reviews expenditures to insure conformance to budgetary limitations. Develops methods for accurate accounting of costs that vary with volume and activity levels. Directs the preparation, monitoring, and analyses of overhead, labor, and related costs. Develops systems and procedures to measure budget performance, provides interpretation, and analysis of budget reports, directs the preparation of a variety of financial data and reports.

QUALIFICATIONS: Bachelor's Degree in Accounting, Business Administration, a related field or equivalent experience and five years of related experience, including supervisory experience.

JOB FUNCTION AND JOB CODE(S): FINANCIAL REPORTING SPECIALIST - 54323

PRIMARY DUTIES AND RESPONSIBILITIES: Under general supervision, prepares various financial regulatory and tax reports and reviews general ledger account reconciliation's and analyses. Works with other departments to gain a working knowledge of operations impacting accounting. Maintains current awareness of regulatory, internal, system or procedural changes to help identify modifications for accounting policies and procedures. Assists in the development and implementation of timely financial accounting and reporting policies. May review daily general ledger reconciliation's to in resolving un-reconcilable differences. Prepares monthly and quarterly deferred compensation statements, adjusting journal entries, account reconciliation's and required status reports. Assures out of balance conditions are corrected. Assists others as requested.

QUALIFICATIONS: Requires a minimum of six years of directly related accounting experience. A typical incumbent will possess 7-9 years of related experience. CPA is desirable.

JOB FUNCTION AND JOB CODE(S): GENERAL ACCOUNTING SUPERVISOR - 54491

PRIMARY DUTIES AND RESPONSIBILITIES: Supervises a combination of clerical accounting functions such as Payables, Accounts Receivable, General Ledger, Payroll and similar areas. Reviews vouchers, accounting documents and records submitted by resolving difficult problems and discrepancies, prepares complex reports and is responsible for the day-to-day operations of the assigned functional area. First level exempt supervisory position over the clerical accounting function. Excludes working leads and supervisors of professional accountants; includes only those employees with full supervisory duties.

QUALIFICATIONS: Requires four to five years of responsible clerical accounting experience within related area/function. Exposure to basic accounting theory and practices and supervisory experience highly desirable.

JOB FUNCTION AND JOB CODE(S): GENERAL ACCOUNTING MANAGER - 54492, 54493

PRIMARY DUTIES AND RESPONSIBILITIES: Plans and directs the development, implementation and operation of accounting systems and procedures to reduce costs, obtain improved information and provides 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 institution, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
54492	Entry	Responsible for management, direction and operation of accounting activities of the institution such as Accounts Receivable, Accounts Payable, Cost Accounting, Payroll, Credit, Taxes and Collections. Requires five years of general accounting experience including supervision of an Accounting function.	5	Bachelor's Degree in Business or Accounting.
54493	Intermediate	Responsible for management, direction and operation through lower level managers/supervisors of accounting activities of the institution such as Accounts Receivable, Accounts Payable, Cost Accounting, Payroll, Credit, Taxes and Collections. Requires seven years of general accounting experience including supervision of an accounting function.	7	Bachelor's Degree in Business or Accounting.

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JOB FUNCTION AND JOB CODE(S): **CONTROLLER, CORPORATE LEVEL - 54497**

PRIMARY DUTIES AND RESPONSIBILITIES: 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.

QUALIFICATIONS: Bachelor's Degree in accounting, a related field or equivalent experience and CPA training or certification. Six years of responsible accounting management experience.

INFORMATION SYSTEMS / DATA PROCESSING JOB FAMILIES

JOB FUNCTION AND JOB CODE(S):* **COMPUTER OPERATOR - 56001, 56002, 56003, 56004*

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for performing Computer Operator task, including the set-up, operation and monitoring of a mainframe or minicomputer for the processing of data and preparation of business/scientific reports, studies and analysis. Loads equipment with required input and output materials such as tapes, discs, forms, etc. Performs the operations of loading and unloading printers, bursting and decollating computer output, dispatching reports to users, maintaining supply inventories. Excludes personal computer operators.

At the highest level, determines equipment set-up and operation. Operates and monitors peripheral and auxiliary equipment; starts and monitors runs, making adjustments to correct operational problems or meet special conditions. Maintains operations records such as machine performance and production records. Schedules work flow to meet predetermined requirements. May provide work leadership to other operations staff through assignment of work, monitoring of progress, review of results, orientation and technical instruction.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56001	Trainee	Under close supervision, follows well established and documented procedures to perform the most basic tasks. Learns procedures to set-up and run standard program applications. Guidance from supervisors or other personnel is always available. Trainee position into the job family.	0 - 1	No prior training or experience.
56002	Entry	Under limited supervision, assists in the set-up, operation and monitoring of equipment used for the processing of data and preparation of reports, studies and analysis. 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. Excludes trainees.	1 - 2	Requires basic knowledge of data processing fundamentals and equipment operation as normally acquired from completion of basic equipment training course/program.
56003	Intermediate	Under general supervision, sets up, operates and monitors the control console of equipment used for the processing of data and preparation of 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; makes adjustments to correct operational problems or meet special conditions, observes control panels for malfunctions, errors or operator messages. Provides diagnosis in common error situations and may remedy malfunction. Refers complex problems to Senior Operator or others. Excludes those operators with lead responsibilities.	3 - 4	This is an experienced level with full technical capabilities for operating a computer installation of moderate size and capability.
56004	Senior	Under general supervision, sets up, operates and monitors equipment and associated peripherals used for the processing of a wide variety of 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 operation messages. Provides diagnosis in complex error situations to determine point of equipment or program failure. As guided by operator 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. May provide some work leadership to other operations personnel through assignment of work, monitoring of progress, review of results, orientation and technical instruction. May assume lead responsibility for operations on a designated shift. Includes working leaders. Excludes those with full supervisory responsibilities.	5+	Advanced technical capabilities for operating a computer installation of significant size and capability.

JOB FUNCTION AND JOB CODE(S): DATA ENTRY OPERATOR - 56011, 56012, 56013

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for performing Data Entry Operator task, including operating a data entry terminal or computer to transcribe standard/routine source data, documents, records and information for entry into a database.

At the highest level, keeps performance and operations logs and maintains sequence and control documents for errors and rejects those with inadequate or inaccurate data in accordance with established procedures. May assume responsibility for operations on a designated shift, excludes operators with bona fide supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56011	Entry	Under close supervision, operates a data entry terminal or computer to transcribe standard/routine source data, documents, records and information for entry into a database. Performs minor equipment setup according to well established procedures. Guidance from supervisor or experienced operators is readily available.	0 - 1	Completion of training course in the operation of data entry equipment.
56012	Intermediate	Under limited supervision, operates a data entry terminal or computer to transcribe and verify a variety of source data documents, records, and information for entry into a database. Proofs and reviews source documents for obvious errors and rejects those with inadequate or inaccurate data in accordance with established procedures. Proceeds on routine work without instruction, may review general instructions on new assignments.	1 - 2	Skills, speed, and accuracy acquired after one year.
56013	Senior	Under general supervision, sets up and operates data entry terminal or computer to transcribe and/or verify a wide variety of statistical and descriptive source data, material documents, records and information for entry into a database. Keeps performance and operations logs and maintains sequence and control documents for errors and rejects those with inadequate or inaccurate data in accordance with established procedures. Selects and interprets information from a variety of source documents to determine appropriate entry mode. May provide work leadership for lower level operators by answering questions relating to procedures, codes, operation of equipment, format and sequence of operations. May assume responsibility for operations on a designated shift.	3+	Advanced skills, speed and accuracy acquired after three years.

JOB FUNCTION AND JOB CODE(S): DATA CENTER COORDINATOR - 56086

PRIMARY DUTIES AND RESPONSIBILITIES: Responsibilities include assisting the efforts of all operation activities in the preparation of project requests, service requests and problem reports as they relate to the institution and the data processing service center. Provides back-up assistance as assigned by the department supervisor. Is responsible for the system security administration and systems access documentation and monitoring and participates with the data processing service center in promoting an optimum service working relationship within the data processing department and with all user departments. Provides general office services for the department. Secures maximum availability and efficiency of data communication lines in working with data processing service center and other data communications services. Provides various departments with statistical records and prepares or writes special request reports as needed. Orders standard and generalized reports on a daily basis. Interacts with other departmental personnel to maintain an optimum level of service. Maintains a high degree of human relations and operational skills to assist branches and other departments in solving technical problems as needed.

QUALIFICATIONS: High school graduate or equivalent; some college course work in business or data processing preferred. A typical incumbent will normally possess 2-3 years of directly related experience. Analytical and problem solving skills required.

JOB FUNCTION AND JOB CODE(S): **DATA CENTER MANAGER - 56088**

PRIMARY DUTIES AND RESPONSIBILITIES: Coordinates all activities between the institution and the data processing department. Provides support to management for special projects related to computer services. Plays a key role in anticipating, planning and coordinating data processing requirements of the institution. Supervises other personnel assigned to the department. Interacts with management and the Data Processing department, to obtain the optimum level of service. Assists management with the development of data processing needs and special projects by aiding the definition of the scope of proposed projects; making presentation to management for obtaining optimum solutions; creating critical path charts for all projects; participating on committees or task groups, as required; working with management and appropriate personnel to monitor and evaluate all stages of electronic data processing implementation; and providing a final assessment of the project. When completed, acts as a control center in the coordination, identification and resolution of problems relating to: hardware, software, datalines and EDP service institution network personnel; and general data processing. Works with statistical records and prepares reports to assist management in the evaluation of data processing systems and department. Supervises and trains other personnel in the department.

QUALIFICATIONS: Bachelor's Degree or equivalent experience. Four years on-line experience in financial industry. Effective communication skills and ability to recommend sound operating procedures.

JOB FUNCTION AND JOB CODE(S): **COMPUTER OPERATIONS SUPERVISOR - 56097**

PRIMARY DUTIES AND RESPONSIBILITIES: Supervises the activities and staff involved in operating a section or shift. Coordinates and supervises activities such as 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 analyses. 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 ensure 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, ensure optimum output and maintain quality. Monitors 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. Typically reports to Computer Operations Manager.

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

JOB FUNCTION AND JOB CODE(S): **COMPUTER OPERATIONS MANAGER - 56098**

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes and controls the activities of staff involved in operating the computer center activities of the Data Processing function, including computer operations, data entry, production control, equipment scheduling, data libraries and teleprocessing systems. Organizes and controls all computer operations activities necessary for timely, accurate and processing of computerized information. Establishes detailed schedules for equipment utilization and production of computerized information. Assigns staff to ensure optimum effectiveness. Reviews operational data, logs and reports on operating efficiency and utilization. Recommends and implements programs to minimize costs, ensure optimum output and maintain quality. Reviews and evaluates equipment and supply needs. Analyzes available capabilities and prepares recommendations accordingly. Controls the integrity and security of all data files received, utilized, processed. This is typically the first level of management in this job family. May manage employees directly or through supervisors/leads.

QUALIFICATIONS: Bachelor's Degree in computer science field or equivalent experience. Five years of computer operation including supervisory responsibilities.

JOB FUNCTION AND JOB CODE(S): NETWORK SYSTEMS ANALYST/ENGINEER - 56122, 56123

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for performing professional Network Systems assignments, including analyzing local and wide area network systems, planning, designing, evaluating, selecting operating systems and protocol suites and configuring communication media with concentrators, bridges and other devices. Resolves interoperability problems to obtain operations across all platforms including e-mail, files transfer, multimedia and teleconferencing. Configures systems to user environments. Supports acquisition of hardware and software as well as subcontractor services as needed.

At the highest level, investigates the solution of complicated and advanced interoperability problems to obtain operation across all platforms including e-mail, files transfer, multimedia and teleconferencing. Acts as a technical project leader or provide work leadership for lower level employees, excludes those with full supervisory responsibilities.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56122	Intermediate	Analyzes local and wide area network systems, including planning, designing, evaluating, selecting operating systems and protocol suites and configuring communication media with concentrators, bridges and other devices. Resolves interoperability problems to obtain operations across all platforms including e-mail, files transfer, multimedia, teleconferencing and the like. Configures systems to user environments. Supports acquisition of hardware and software as well as subcontractor services as needed.	2 - 5	Bachelor's or Master's Degree in Computer Science, a related field or equivalent experience.
56123	Career	Analyzes local and wide area network systems, including planning, designing, evaluating, selecting operating systems and protocol suites and configuring communication media with concentrators, bridges and other devices. Resolves interoperability problems to obtain operations across all platforms including e-mail, files transfer, multimedia, teleconferencing and the like. Configures systems to user environments. Supports acquisition of hardware and software as well as subcontractor services as needed.	5 - 8	Bachelor's or Master's Degree in Computer Science, a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): NETWORK ENGINEERING MANAGER - 56128

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the direct supervision of the Network Systems Engineering/Analysis staff. Reviews and prioritizes network needs and analyzes project costs and feasibility. Develops network systems analysis standards and methodology consistent with technical requirements. Schedules staff to obtain proper response in a timely manner. Reviews recommendations for network improvement. Responsible for the employment, training and discipline of assigned employees. This is typically the first level of management. May manage employees directly or through supervisors/leads. Excludes Working Leads. Title may be Supervisor or Manager, depending on size of company and department.

QUALIFICATIONS: Bachelor's Degree or Master's Degree in Computer Science, Management Information Systems, a related field or equivalent experience. A minimum of 5 years of Network Systems Engineering experience, including supervision/management experience.

JOB FUNCTION AND JOB CODE(S): TELECOMMUNICATIONS TECHNICIAN - 56143, 56144

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for the installation, movement, change and maintenance of various voice/data telecommunications equipment to meet needs of the user community in a timely and cost effective manner. Provides on-going support to ensure that all telephone lines, equipment and voice mail are working properly. Implements moves, adds and changes of the phone system. Orders and tracks availability of equipment from outside vendors to ensure timely and quality installation per schedule. Interfaces with outside equipment and service vendors to coordinate institution needs for specialized equipment and/or support. Provides technical expertise & Training to users in translating needs to appropriate equipment selections.

At highest level, may provide second level technical support to remote sites and less experienced staff.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56143	Intermediate	Telecommunications technicians, under general 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 and tools. 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.	2- 5	Associate's Degree or 2 years technical experience in a telecommunications environment.
56144	Senior	Telecommunications technicians, 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 and tools. 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.	5 - 8	Associate degree, or in a related technical discipline or equivalent experience.

JOB FUNCTION AND JOB CODE(S): TELECOMMUNICATIONS SUPERVISOR - 56147

PRIMARY DUTIES AND RESPONSIBILITIES: First level exempt supervisory position responsible for satisfying the institutions requirements in the telecommunications, voice and data networks areas. Ensures that all software, including network control programs, meets the communications needs covering installed hardware and software. Coordinates and supervises activities such as day to day operations, scheduling, systems audits and checks, programming of systems changes, service complaints and problems. Utilizes reports and analyses to ensure optimum service and effectiveness by monitoring performance. Monitors system integrity and minimizes costs through continual review and analysis of operations and results. Responsible for employment, employee motivation, counseling, discipline and changes in status of employees supervised.

QUALIFICATIONS: Two year college degree, including PC and LAN exposure or equivalent experience required. The typical incumbent normally possess a minimum of three years of increasingly responsible experience including the direction of lower level employees.

JOB FUNCTION AND JOB CODE(S): WEBMASTER - 56202

PRIMARY DUTIES AND RESPONSIBILITIES: 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 its 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.

QUALIFICATIONS: Bachelor's Degree in Computer Science, a related field or equivalent experience, and 5 years of related experience. Advanced knowledge of a wide variety of web support tools and applications. Strong web support/maintenance skills and capabilities.

JOB FUNCTION AND JOB CODE(S): MIS/HELP DESK COORDINATOR - 56271, 56272

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for performing MIS/Help Desk assignments including, 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.

At the highest level, 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.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56271	Entry	Under close supervision, responsible for screening, referring and diagnosing internal inquiries and work requests as they relate to maintenance of computers and related systems. 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.	0 - 2	Knowledge of a wide variety of software, hardware and PC operating systems.
56272	Intermediate	Under limited supervision, responsible for screening, referring and diagnosing internal inquiries and work requests as they relate to maintenance of computers and related systems. Performs troubleshooting and diagnostic routines to identify problems relating to hardware application software and network communications. 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.	2 - 4	Knowledge of a wide variety of software, hardware and PC operating systems.

JOB FUNCTION AND JOB CODE(S): APPLICATIONS PROGRAMMER/ANALYST - 56301, 56302, 56303

PRIMARY DUTIES AND RESPONSIBILITIES: Prepares a variety of computer programs, associated documentation, block diagrams and logic flow charts. Conducts detailed analysis of defined system specifications. Translates detailed design specifications into computer program instructions, prepares system test data and conducts tests to check and prove accuracy and results of program. Converts symbolic statements of work processes to detailed, logical work flow charts and coding into program language.

At the highest level, plans, conducts and coordinates the development of complex and/or diverse computer programs, associated documentation, block diagrams and logic flow charts requiring advanced knowledge and techniques. Provides technical advice and consultation on difficult programming applications to other staff members. Organizes and directs execution of intricate programming tasks assigned to other programmers. Activities include the conceptualization, development and implementation of complex program designs. Aids in developing programming and documentation standards. May prepare cost analyses and justifications for programming projects.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56301	Entry	As directed, participates in conducting analysis, design and implementation of computer based information systems to meet specified design requirements and specifications. Investigates standard system applications, assists in the analysis of system specifications and program coding. May participate in systems software development and maintenance. Translates detailed design specifications into computer program instructions, debugs routine programs, prepares systems test data and prepares program documentation. Modifies, maintains, and updates existing programs of a standard nature. Coordinates with system users to determine final objectives, desired reports, historical data to be preserved, data sources and the like. Reviews potential application of computer programs to user need and prepares feasibility studies to evaluate requirements for new or revised programs Assists in the preparation of supporting procedures, forms and documentation.	0 - 2	Bachelor's Degree in Computer Science, a related field or equivalent experience.
56302	Intermediate	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 corporation. 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.	2 - 5	Bachelor's Degree in Computer Science, a related field or equivalent experience.
56303	Career	Plans, conducts, and coordinates the application of information system techniques to existing and future needs. Performs complex systems analysis and programming tasks requiring advanced techniques. Provides technical advice and consultation on difficult analysis and programming problems requiring advanced techniques. Participates in systems development and maintenance. Conducts analysis of complex data processing applications and prepares feasibility studies to evaluate user needs for new or revised systems. Activities include the conceptualization, development and implementation of complex program designs. Defines system objectives and prepares systems design specifications to meet user requirements and satisfy interface problems. Investigates available hardware and software configurations and capabilities; recommends optimal system to meet applications objectives. Aids in developing programming, systems analysis and documentation standards. Prepares cost analysis and justification of data processing systems.	5+	Bachelor's Degree in Computer Science, a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): SYSTEMS/SOFTWARE PROGRAMMING MANAGER - 56347

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes and controls the activities and staff involved in developing the technical support, software/systems programming and operating system capabilities for the data processing facility in order to assure the interfacing of software systems with hardware configuration and applications system requirements. Responsible for the development and implementation of system software and technical requirements such as operating systems, compilers, utility programs and the like. Establishes systems programming standards and program documentation requirements. Provides technical guidance and consultation on operating system problems and peculiarities. Reviews current status of software support systems and prepares recommendations for system improvements. Monitors design progress and prepares reports for design projects. This is typically the first level of management in this job family. May manage employees directly or through supervisors/leads.

QUALIFICATIONS: Bachelor's Degree in Computer Science, a related field or equivalent experience. Five years of experience in systems programming and data processing including project leader or supervisory responsibilities.

JOB FUNCTION AND JOB CODE(S): SYSTEMS ANALYST - 56351, 56352, 56353

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for performing professional Software Analyst assignments, including analysis, layout activities, systems design, interfaces and evaluations of user requirements for a variety of applications. Plans and conducts preliminary studies of potential data processing applications and prepares design proposals to reflect cost, time and alternative actions to satisfy existing and future needs. Prepares functional process charts describing existing and proposed operations and routine logic flow charts of basic systems.

At the highest level, activities include the conceptualization, development and implementation of complex multiple, inter-linked systems. Analyzes and evaluates major systems project requirements of considerable complexity requiring a thorough understanding of all parameters affecting and interfacing with the system. Reviews user requirements and provides direction in the identification of problem and potential resolution. Defines system objectives and prepares system design specifications to meet user requirements and satisfy interface problems.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56351	Entry	As directed, assists in performing routine analysis and systems design of a limited nature. Gathers information from user for analysis of problem areas and prepares elementary feasibility studies. Assists in preparation of system specifications. Prepares simple functional process charts describing existing and proposed operations and routine logic flow charts of basic systems. May prepare detailed record layouts from specifications provided by others. May conduct elementary forms design and layout activities. Guidance from others is readily available. Excludes trainees without commensurate combination of academic preparation and experience.	0 - 2	Bachelor's Degree in Computer Science, a related field or equivalent experience.
56352	Intermediate	Under general supervision, performs analysis and systems design for a variety of applications. Analyzes procedures and systems to refine their formulation and convert to programmable formats. Gathers information from user for analysis of problem areas. Participates in or may plan and conduct preliminary studies of potential data processing applications and prepares design proposals to reflect cost, time and alternative actions to satisfy existing and future needs. Develops detailed system specifications for conversion to programming language by staff programmers. Recommends conversion and system implementation plans including user training and orientation. Proceeds on own initiative for most phases of work and only requires general direction for new activities.	2 - 5	Bachelor's Degree in Computer Science, a related field or equivalent experience.
56353	Career	Under general direction, analyzes and evaluates user requirements. Coordinates with user to define problem, data availability, report requirements and resolve systems design problems. Activities include the conceptualization, development and implementation of complex systems. Often responsible for achieving operational status within required time parameters and with acceptable operating performance. Defines systems objectives and prepares system design specifications to meet user requirements and satisfy interface problems. Formulates logical statements of user requirements and develops solutions involving data processing systems of an electronic or manual nature through application of systems and methods engineering techniques. Analyzes alternative means of deriving input data to select the most accurate, feasible and economical methods. Defines input and output file specifications including file organization. Defines controls, conversion procedures and system implementation plans including user training and orientation. May provide project leadership to lower level staff, excludes those with full supervisory responsibilities.	5 - 8	Bachelor's Degree in Computer Science, a related field or equivalent experience.

JOB FUNCTION AND JOB CODE(S): SYSTEMS ANALYSIS MANAGER - 56356

PRIMARY DUTIES AND RESPONSIBILITIES: Plans, organizes and controls the activities and staff involved in conducting systems analysis activities which review user needs, analyze project costs and feasibility and recommends appropriate automatic data processing or other solutions. Responsible for the development of systems analysis standards and methodology consistent with technical requirements. Provides technical guidance and consultation on complex applications. Schedules systems analysis staff to obtain proper response in timely manner. Reviews recommendations for system improvement. Monitors progress and reports to management. This is typically the first level of management in this job family. May manage employees directly or through supervisors/leads.

QUALIFICATIONS: Bachelor's Degree in computer science, a related field or equivalent experience. Five years of experience in programming systems design and data processing, including project leader or supervisory responsibilities.

JOB FUNCTION AND JOB CODE(S): CLOUD ARCHITECT - 56423, 56424, 56425

PRIMARY DUTIES AND RESPONSIBILITIES: Designs, plans, and converts technical requirements of a project into the architecture and design that will guide the technical aspects of cloud-based delivery systems and platforms. Identifies critical issues and potential solutions across all cloud platforms. Reviews new cloud technologies and functions as a technical advisor regarding the adoption, upgrade, or modification of technologies and systems.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56423	Career	Conceptualizes, models, and guides the logical relationship of cloud designs, changes, and applications to accommodate a variety of user needs. Defines total cloud design, technology, and interface operational concepts.	5 - 7	Bachelor's/Master's Degree in Computer Science, a related field.
56424	Specialist	Conceptualizes, models, and guides the logical relationship of cloud designs, changes, and applications to accommodate a variety of user needs. Defines total cloud design, technology, and interface operational concepts. May act as a technical project leader or provide work leadership for lower level employees.	7 - 9	Bachelor's/Master's Degree in Computer Science, a related field
56425	Consultant	Conceptualizes, models, and guides the logical relationship of cloud designs, changes, and applications to accommodate a variety of user needs. Defines total cloud design, technology, and interface operational concepts. Often acts as a technical project leader or provide work leadership for lower level employees.	9+	Bachelor's/Master's Degree in Computer Science, a related field.

JOB FUNCTION AND JOB CODE(S): CLOUD ENGINEER - 56431, 56432, 56433, 56434, 56435

PRIMARY DUTIES AND RESPONSIBILITIES: Collaborating with engineering and development teams to evaluate and identify optimal cloud solutions. Responsible for modifying and improving existing systems. Will educate teams on the implementation of new cloud technologies and initiatives. Works on designing, developing and deploying modular cloud-based systems.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56431	Entry	Assists in the design, implementation, deployment, installation, provisioning, troubleshooting, reporting, and oversight for cloud infrastructure and related cloud services. Assists in cloud design and implements configurations to meet program and customer needs. Assists in the ongoing support of cloud storage and back-up infrastructure. Helps develop, implement and oversee policies and procedures to ensure consistent cloud environment provisioning, uptime, regulatory compliance and data protection. Helps evaluate and analyze systems, performance, issues, and metrics in order to provide recommendations for service improvements. Assists in the creation and maintenance of backup and/or storage related standards, policies, processes, system documentation and disaster recovery plans relating to cloud environments	0 - 2	Bachelor's/Master's Degree in Computer Science, or related field. Practitioner-level cloud certification preferred. ENTRY LEVEL position.
56432	Intermediate	Carries out the design, implementation, deployment, installation, provisioning, troubleshooting, reporting, and oversight for cloud infrastructure and related cloud services. Performs cloud design and implements configurations to meet program and customer needs. Provides ongoing support of cloud storage and back-up infrastructure. Develops, implements and oversees policies and procedures to ensure consistent cloud environment provisioning, uptime, regulatory compliance and data protection. Evaluates and analyzes systems, performance, issues, and metrics in order to provide recommendations for service improvements. Creates and maintains backup and/or storage related standards, policies, processes, system documentation and disaster recovery plans relating to cloud environments.	3 - 5	Bachelor's/Master's Degree in Computer Science, or related field
56433	Career	Responsible for the design, implementation, deployment, installation, provisioning, troubleshooting, reporting, and oversight for cloud infrastructure and related cloud services. Performs cloud design and implements configurations to meet program and customer needs. Provides ongoing support of cloud storage and back-up infrastructure. Develops, implements and oversees policies and procedures to ensure consistent cloud environment provisioning, uptime, regulatory compliance and data protection. Evaluates and analyzes systems, performance, issues, and metrics in order to provide recommendations for service improvements. Creates and maintains backup and/or storage related standards, policies, processes, system documentation and disaster recovery plans relating to cloud environments.	5 - 8	Bachelor's/Master's Degree in Computer Science, or related field.
56434	Specialist	Responsible for the design, implementation, deployment, installation, provisioning, troubleshooting, reporting, and oversight for complex cloud infrastructure and related cloud services. Directs cloud design and implements configurations to meet program and customer needs. Provides ongoing support of complex cloud storage and back-up infrastructure. Develops, implements and oversees policies and procedures to ensure consistent cloud environment provisioning, uptime, regulatory compliance and data protection. Evaluates and analyzes complex systems, performance, issues, and metrics in order to provide recommendations for service improvements. Leads the creation and maintenance of backup and/or storage related standards, policies, processes, system documentation and disaster recovery plans relating to complex cloud environments. May provide work leadership to lower level employees.	8 - 10	Bachelor's/Master's Degree in Computer Science, or related field.

JOB FUNCTION AND JOB CODE(S): **CLOUD ENGINEER - 56431, 56432, 56433, 56434, 56435 (Continued)**

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56435	Consultant	Responsible for the design, implementation, deployment, installation, provisioning, troubleshooting, reporting, and oversight for highly complex cloud infrastructure and related cloud services. Directs cloud design and implements configurations to meet program and customer needs. Provides ongoing support of highly complex cloud storage and back-up infrastructure. Develops, implements and oversees policies and procedures to ensure consistent cloud environment provisioning, uptime, regulatory compliance and data protection. Evaluates and analyzes highly complex systems, performance, issues, and metrics in order to provide recommendations for service improvements. Leads the creation and maintenance of backup and/or storage related standards, policies, processes, system documentation and disaster recovery plans relating to highly complex cloud environments. May provide work leadership to lower level employees.	10+	Bachelor's/Master's Degree in Computer Science, or related field.

JOB FUNCTION AND JOB CODE(S): **SCRUM MASTER - 56507**

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for leading one or more Information Technology change management project teams. Coaches teams on Agile fundamentals, and leads implementation of Agile protocols and processes. Identifies stakeholders and change agents, and ensures commitment to recommended changes. Formulates and tracks project metrics. Communicates project progress via regular updates to management. Identifies problems and recommends resolutions. Acts as a thought leader in the Agile space. May supervise direct staff, or may supervise staff only indirectly via project management.

QUALIFICATIONS: Bachelor's or Master's Degree in Computer Science, a related field or equivalent education. Minimum of 5 years relevant experience, including work on IT project implementation. Certified in Agile coaching and facilitation.

JOB FUNCTION AND JOB CODE(S): CYBER SECURITY ANALYST - 56541 56542, 56543, 56544

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for providing detection, identification, and reporting of possible cyber-attacks/intrusions, anomalous activities, and misuse activities.

At highest levels guides the successful completion of major programs and often functions in a project leadership role. Able to apply extensive technical expertise, and has full knowledge of other related disciplines. Work is performed without appreciable direction. Exercises considerable latitude in determining technical objectives of assignment. Completed work is reviewed from a strategic perspective, for desired results.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56541	Entry	Assists in providing detection, identification, and reporting of possible cyber-attacks/intrusions, anomalous activities, and misuse activities. Uses Computer Network Defense (CND) tools for continual monitoring and vulnerability testing and analysis of system activity to identify malicious activity. Assists with performing security event and incident correlation using information gathered from a variety of sources.	0 - 2	Bachelor's Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.
56542	Intermediate	Provides detection, identification, and reporting of possible cyber-attacks/intrusions, anomalous activities, and misuse activities. Uses Computer Network Defense (CND) tools for continual monitoring and vulnerability testing and analysis of system activity to identify malicious activity. Characterizes and performs analysis of network traffic and system data to identify anomalous activity and potential threats to resources. Performs security event and incident correlation using information gathered from a variety of sources.	4 - 6	Bachelor's Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.
56543	Career	Provides detection, identification, and reporting of possible cyber-attacks/intrusions, anomalous activities, and misuse activities. Uses Computer Network Defense (CND) tools for continual monitoring and vulnerability testing and analysis of system activity to identify malicious activity. Characterizes and performs analysis of network traffic and system data to identify anomalous activity and potential threats to resources. Performs security event and incident correlation using information gathered from a variety of sources. Performs cyber incident triage analysis to include determining scope, urgency, and potential impact of security incidents. Makes recommendations to enhance network defense configurations.	7 - 9	Bachelor's Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.
56544	Specialist	Leads efforts in the detection, identification, and reporting of possible cyber-attacks/intrusions, anomalous activities, and misuse activities. Uses Computer Network Defense (CND) tools for continual monitoring and vulnerability testing and analysis of system activity to identify malicious activity. Determines appropriate course of action in response to identified cyber security incidents or anomalous network activity. Correlates incident data to identify specific vulnerabilities and make recommendations that enable expeditious remediation. Recommends enterprise protection measures based on incident trends. Prepares detailed recommendations for network defense improvements to close or mitigate incidents. Completes cyber incident reports detailing incident findings and mitigation/remediation recommendations. Develops and documents incident response guidance, processes, and procedures.	10+	Bachelor's Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.

JOB FUNCTION AND JOB CODE(S): INFORMATION/CYBER SECURITY DIRECTOR - 56550

PRIMARY DUTIES AND RESPONSIBILITIES: Leads, organizes, directs, and controls the activities and staff responsible for the development, management and maintenance of the Information Technology security and compliance program, including cyber security. Directs the management of information security policies and programs and ensure data integrity within and across IT, corporate security, management clearances, and other corporate and business functions. Engages senior and functional leaders in setting the information security strategy and in reviewing and implementing appropriate information security policies and practices throughout the organization. Advises business units on integrating security within tailored IT solutions. Leads integration of security capabilities and risk mitigations during planning, implementation and management of enterprise systems and business operations. Shapes and oversees cyber threat intelligence initiatives to maintain adequate information security in compliance with all policies and regulations.

QUALIFICATIONS: Bachelor’s or Master’s Degree in Computer Science, a related field or equivalent experience. Minimum of 10 years applicable experience with a focus on information security.

JOB FUNCTION AND JOB CODE(S): DATABASE ARCHITECT - 56633, 56634, 56635

PRIMARY DUTIES AND RESPONSIBILITIES: Responsible for providing insight into the changing database storage and utilization requirements for the company and offering suggestions for solutions. Develops database solutions by designing proposed system; defining database physical structure and functional capabilities, security, back-up, and recovery specifications.

Job Code	Job Level	Job Level Definition	Typical Years of Experience	Typical Education & Training
56633	Career	Conceptualizes, models, and guides the logical relationship of data and database designs, changes, and applications to accommodate a variety of user needs. Defines informational needs and elements, data relationships and attributes, proposed manipulation, data flow and storage requirements, data output and reporting capabilities.	5 - 7	Bachelor’s Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.
56634	Specialist	Conceptualizes, models, and guides the logical relationship of data and database designs, changes, and applications to accommodate a variety of user needs. Defines informational needs and elements, data relationships and attributes, proposed manipulation, data flow and storage requirements, data output and reporting capabilities. May act as a technical project leader or provide work leadership for lower level employees.	7 - 9	Bachelor’s Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.
56635	Consultant	Conceptualizes, models, and guides the logical relationship of data and database designs, changes, and applications to accommodate a variety of user needs. Defines informational needs and elements, data relationships and attributes, proposed manipulation, data flow and storage requirements, data output and reporting capabilities. Often acts as a technical project leader and provides work leadership for lower level employees.	9+	Bachelor’s Degree in Computer Science, a related field or equivalent experience. Advanced degree preferred.