



**Kentucky Bankers Association  
2026 Personnel Survey  
Position Definitions**

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## **Institution Position Definitions**

**The numbering found in this section corresponds to the position numbering in the survey. References to experience include time spent in that position with any financial institution.**

### **TOP MANAGEMENT (Section 3)**

- 3.01    CEO – Independent – Top officer of independent institution provides leadership, broad direction and overall management of the institution.
- 3.02    CEO – (10% shareholder) – Top officer of independent institution provides leadership, broad direction and overall management of the institution. Owns more than 10% of the shares of the Bank or Holding Company.
- 3.03    CEO – Affiliate Institution or Branch – Top officer of a branch formerly existing as a single or affiliate institution of a multi-institution holding company, provides leadership, broad direction and overall management.
- 3.04    #2 Executive – Second ranking officer in the institution, may be EVP, assists the CEO in providing broad managerial support and has overall responsibility for managing more than one functional area; e.g., lending, operations or retail. Incumbents responsible for one functional area should be coded in that job title; e.g., Head of Lending.
- 3.05    Head of Operations – Responsible for the management of the institution’s operational areas listed below under Bank Operations.
- 3.06    Head of Lending – Oversees all lending areas within the institution. Represents institution in major transactions and makes credit decisions that exceed more junior loan officers’ authority.
- 3.07    Head of Commercial Lending – Responsible for the supervision of the commercial loan portfolio and maintains key customer relationships.
- 3.08    Head of Consumer Lending – Responsible for the installment/retail lending area of the institution. Makes credit decisions that exceed individual loan officers’ authority. (Not responsible for branch operations, see Head of Retail Banking.)
- 3.09    Head of Mortgage Lending – Responsible for the supervision of the mortgage lending area of the institution. Supervises and advises mortgage lending officers, reviews and approves mortgage applications that exceed staff authority.
- 3.10    Head of Internal Audit – Responsible for establishing effective audit policies and controls and the regular review of such policies and procedures to safeguard institution assets. Organizes and directs audits, reviews audit results and prepares detailed reports for institution management and the Board.
- 3.11    Head of Retail Banking – Responsible for planning, organizing and directing the institution’s branch banking centers and overall consumer lending activities in branch banking centers.
- 3.12    Head of Trust – Responsible for the supervision of the institution’s trust department; administers and manages trust accounts; coordinates investment of trust assets; oversees reporting of trust activities.
- 3.13    Chief Financial Officer – Responsible for the maintenance of proper accounting and financial systems and controls, as well as overall financial management of the institution. Assists or directs in development of budgets and planning. Directs capital investments activities and serves as liaison with auditors and regulatory bodies. May manage institution investments.

3.14 Market President – Administers and coordinates the activities of the market segment of branch offices of the financial institution.

#### **FINANCE AND ACCOUNTING (Section 4)**

4.01 Controller – Directly responsible for maintenance of proper accounting and financial records and controls.

4.02 Accounting Supervisor – Responsible for the day-to-day management and supervision of the accounting function within existing policies and procedures. Must provide direct supervisory responsibility for others within the function. Reports to more senior officer responsible for overall financial management.

4.03 Staff Accountant – Performs a variety of routine accounting duties according to existing policies and procedures. Reviews internal records, reconciles accounts, and reviews work of accounting staff.

4.04 Accounting Clerk – Under general supervision performs a variety of routine accounting clerical duties according to existing methods and procedures. Posts totals to ledger accounts, performs calculations, reviews internal records, and reconciles accounts.

4.05 Bookkeeping Supervisor – Responsible for managing the institution's bookkeeping department, which includes customer service, check filing, statement preparation, research, etc.

4.06 Bookkeeping Clerk – Provides one or more functions within the bookkeeping department, e.g., customer service, check filing, statement preparation, research, cash management, etc.

4.07 Senior Clerk – Performs most complex clerical activities. Generally, job involves significant judgment with only limited supervision or direction. Note other supervisory positions included in this survey before using this category.

4.08 Clerk – May perform routine to somewhat complex clerical tasks. Some individual judgment may be required within well-defined guidelines; supervision readily available. Note other clerical positions included in this survey before using this category.

4.09 Bookkeeper – Keeps records of financial transactions, reconciles and balances accounts; posts transactions to journals; compiles statistical reports pertinent to business operation, i.e. accounts payable and receivable, cash receipts and expenses; summarizes specialized ledgers to general ledger; may assist with payroll calculations.

4.10 Treasury Management Officer – Manages the institution's investment portfolio, liquidity, borrowings, investment analyses, and other financial affairs. Responsible for the development of new business and expansion of existing business through commercial and consumer deposit growth and community leadership. Responsible for developing, supporting and communicating the bank's corporate culture, goals and objectives. Impacts the growth of a designated branch market area. Responsible for providing professional sales and customer service support for Treasury Management services and solutions. Assists new and potential commercial customers with product information, proposals, research, problem resolution, and provides support as needed to the department and its members in performing other duties and functions.

4.11 Payroll Administrator – Responsible for handling all aspects of ensuring that employees are paid correctly and timely. Performs all activities necessary to process one or more payrolls, including maintaining related records, filing tax reports, preparing accounting transactions and documents, and preparing special reports for management.

## **AUDIT AND COMPLIANCE (Section 5)**

- 5.01 Staff Internal Auditor – Ensures that assets are properly safeguarded and liabilities properly recorded through regular reviews of internal controls within the institution.
- 5.02 Chief Compliance Officer – Responsible for the overall compliance risk management process for the organization. Ensures that technical advice and guidance to bank management and staff is provided in sync with business and that compliance objectives are achieved. Directs compliance staff in the identification, measurement and monitoring of compliance risks within the organization. Responsible for board reporting and interaction with external regulatory agencies.
- 5.03 Compliance Specialist – Helps ensure the organization complies with regulatory requirements and applicable policies and procedures governing business practices. Collaborates with other compliance staff in the identification, measurement and monitoring of compliance risks within the affiliates. May participate in implementing and maintaining compliance risk assessment process that provides a systematic method for evaluating the bank's effectiveness in complying with applicable federal and state consumer protection laws, regulations and related internal policies and procedures.
- 5.04 Bank Secrecy Act (BSA) Officer – Responsible for managing the bank's Bank Secrecy Act (BSA) and Office of Foreign Asset Control (OFAC) functions for adherence to all bank policies and procedures related to the Bank Secrecy Act, Anti-Money Laundering Program and Office of Foreign Asset Control regulations. Monitors and maintains controls for business activities, processing procedures and documentation for compliance with banking regulations and makes recommendations for improvement. Reviews, recommends, and develops processes, policies and procedures to ensure effectiveness and compliance.
- 5.05 Assistant BSA Officer – Provides assistance to BSA Officer in performing all responsibilities required for bank's Bank Secrecy Act (BSA) and Office of Foreign Asset Control (OFAC) functions.
- 5.06 Risk Management Officer – Responsible for ensuring the Bank maintains an adequate and effective Enterprise Risk Management (ERM) program thus ensuring the Bank is in full compliance with all banking laws, rules, regulations, and internal policies, procedures and processes.
- 5.07 CRA Officer – Develops and submits to the Board an appropriate CRA statement, reviewing it periodically, and assuring that it is available to the public upon request. Monitors the Bank's CRA performance and recommends ways to senior management to improve the Bank's CRA position in the community. Assures that the Bank's CRA effort is accomplished by identifying those people who can best understand and initiate CRA activities, such as community organizations, government officials, nonprofit groups, businesses and trade associations. Establishes a CRA program to assure that the Bank performs well under the assessment factors in the regulations. Conducts all necessary training to assure Bank compliance with CRA policies and regulations.
- 5.08 Fraud Officer/Specialist: Responsible for assisting with the implementation and design of bank policies and processes. Responsible for the proper oversight of the Bank's fraud risk management program approved by the Board of Directors to detect, prevent, and deter fraud or possible fraud that is an essential part of the safe and sound operations of the Bank. Their duties also include assessing and mitigating risk, as well as addressing potential fraud and abuse cases.

## **BANK OPERATIONS (Section 6)**

- 6.01 Data Processing Manager – Responsible for the efficient operation of the institution's data processing facilities and record generation.
- 6.02 Proof Operations Supervisor – Responsible for the supervision of the proof operations area of the institution and proof personnel.
- 6.03 Proof Operator – Operates proof machine; may perform additional duties, such as typing, filing or computer operations.
- 6.04 Data Entry Clerk – Operates an on-line computer terminal to record and input data for processing by computer.
- 6.05 Small Unit Supervisor – Responsible for the management and direction of a work group of fewer than five other employees. May also act in a senior clerical capacity. Note other supervisory positions included in this survey before using this category.
- 6.06 Operations Officer – Position typically reports to Top Operations Officer or Top Operations & IT Officer. Organizes and manages a significant portion of the operations departments (i.e., teller services, central file, proof transit). Ensures that areas of responsibility comply with overall operating policies and procedures. May be a multi-incumbent position.
- 6.07 Proof/Item Processing Supervisor – Supervises activities of proof and item processing operations and personnel. Ensures all items are handled accurately and in a timely manner including reviewing, tracing and resolving errors, and ensuring that deposits and teller items balance.
- 6.08 Branch Operations Specialist – Develops and maintains branch operational procedures; administers the branch banking self audit program(s); oversees branch regulatory compliance; controls and reports branch losses; manages and maintains branch software applications; performs specific security functions as required.
- 6.09 Document Imaging Supervisor – Responsible for administering the Bank's imaging process and managing all related hardware and software programs necessary for the capture, digitization, indexing and storage of loan and deposit documents and related materials.
- 6.10 Document Imaging Specialist – Responsible for imaging of loan and deposit account documents. The individual performs recurring routing work that is largely restricted by existing procedures and precedent and the supervisor frequently and closely monitors the end results achieved.
- 6.11 Bank-wide Project Manager and Liaison to Senior Management – Reviews project proposals or plans to determine time frames, funding limitations, procedures for accomplishing project, staffing requirements and allotment of available resources to various phases of projects. Confers with project staff to outline work plan and to assign duties, responsibilities and scope of authority. Directs and coordinates activities of project personnel to ensure project progresses on schedule and within prescribed budget. Reviews status reports prepared by project personnel and modifies schedules or plans as required. Prepares project reports for management, clients or others. Confers with project personnel to provide technical advice and resolve problems. Establishes work plan and staffing for each phase of project and arranges for recruitment or assignment of project personnel. Completes all yearly compliance training and testing and complies with bank, federal and state regulations. Adheres to departmental and bank-wide service standards. Complies with bank policies and procedures.

- 6.12 ITM Specialist/Video Teller – Services bank customers with their needs through an on-screen, video experience. Proactively engages in professional, positive, and productive communication with customers who are utilizing Interactive Teller Machines at remote locations. Responsible for processing transactional requests, providing education on products and services, and facilitating guidance for digital needs.
- 6.13 Cash Management Officer – Responsibilities include maintaining optimal cash levels, managing bank relationships, implementing efficient cash management systems, and providing advice to senior management on cash management related issues.

## **RETAIL BANKING (Section 7)**

- 7.01 Training Officer – Responsible for training new employees and training existing employees on new products, services and on the bank software packages used.
- 7.02 Internet/Electronic Banking Manager – Directs and manages projects regarding the Internet and Intranet, clarifies development concepts and ideas, researches and recommends new business opportunities to online visibility and acceptance, maintains responsibility for the website content and functionality, develops enhancements to the Internet as a delivery channel, manages the sites ensuring accuracy in content, functionality and consistency.
- 7.03 Internet/Electronic Banking Specialist – Responsible for performing operational support duties of the Internet/Electronic Banking Department by assisting the Internet/Electronic Banking Manager.
- 7.04 Branch Manager (Little lending activity) – Responsible for the overall management and efficient operation of the branch; this includes teller operations, general customer service, personnel administration, and general upkeep. Also ensures quality of customer service, and compliance with existing regulations and policies. The Branch manager will ensure that products and services are promoted and will be directly responsible for customer service at the branch level. (Infrequent or no lending is anticipated.)
- 7.05 Branch Manager (Lending activity) – Responsible for the overall management and efficient operation of the branch; this includes teller operations, general customer service, credit decision, loan processing, collections, personnel administration, and general upkeep. Also ensures quality of customer service, and compliance with existing regulations and policies. The Branch manager will ensure that products and services are promoted and will be directly responsible for customer service at the branch level. Branch manager is expected to be a significant source of loans.
- 7.06 Regional Branch Coordinator – Manages the region's branch office operations and profitability, represents the financial institution to the community through good customer relations, and helps regional offices attain internal performance objectives for branch office business volume, deposits, loan portfolios and quality of audit reports. Prepares financial and regulatory reports, and directs financial institution in activities to ensure prompt, accurate and dependable customer care.
- 7.07 Assistant Branch Manager – Reports to the branch manager and assists in the supervision of branch staff.
- 7.08 Head Teller – Supervises teller functions including coordinating scheduling, providing training, addressing inquiries, reviewing performance. Responsible for vault maintenance.
- 7.09 Teller (Experienced) – Provides service to customers regarding daily transactions including receiving deposits, cashing checks, accepting loan payments and disbursing cash. Has more than five years of experience.

- 7.10 Teller (Mid-level) – Provides service to customers regarding daily transactions including receiving deposits, cashing checks, accepting loan payments and disbursing cash. Has one to five years of experience.
- 7.11 Teller (Entry level) – Performs most or all of the teller functions as previously described. Has less than one year of experience.
- 7.12 New Accounts Representative – Provides non-transaction services to customers including opening new accounts, answering customer questions and resolving related account problems. Also responsible for the supervision, implementation, and selling of bank products.
- 7.13 Teller Operations Supervisor – Supervises and schedules teller operations to ensure quality service and maintains report documentation for balance sheets, outage, etc. Provides training to teller staff, conducts performance reviews, recommends pay raises, hiring, discipline, promotion, transfers and termination of teller staff as necessary. Typically has more than five years of teller experience. In some financial institutions, may also be known as the Head Teller.
- 7.14 Insurance Sales Officer/Manager – Oversees all insurance staff. Identifies prospective customer targets and manages promotion of insurance offerings. May handle all aspects of insurance sales.
- 7.15 Insurance Sales Representative – Works with new and current customers to provide home, auto, and life insurance coverage. Able to explain coverage and merits of policies. May handle all aspects of insurance sales.
- 7.16 Deposit Services Representative – Responsible for deposit operation duties as assigned; i.e. processing and maintaining the bank's deposit operation functions including research, balancing, bill pay issues, subpoenas, bank outages, incorrect postings, scanning, stop payments, NSF items, chargebacks, etc.
- 7.17 Lead Deposit Services Representative – Responsible for the settlement of Treasury and tax loan payments received from branch offices; responsible for annual reporting of escheat accounts to the state and communication with customers with dormant accounts; processes escrow management accounts, including set-up of new accounts and communication with third-party processor; responsible for dormant account letters; responsible for safe deposit box processing, including billing, letters for drilling and new account box set-up; responsible for TT&L settlement; assists with ATM processing; interacts with branch offices and customers relative to areas of concern involving all savings and checking accounts; settles General Ledger accounts as assigned.
- 7.18 ACH Operator – Responsible for performing a variety of duties in the Electronic Banking Department. Includes processing files, resolving problems and maintaining control records of actions.
- 7.19 Customer Service Representative (CSR)/Universal Banker – Multi-faceted job responsibilities, ranging from minimal cash handling and basic transactions to product and service sales, and referrals to other lines of business.
- 7.20 Call Center Manager – Responsible for the development, implementation, enhancement and support of call center systems, technologies and strategies, including overseeing the daily operations of all Call Center Department functions.
- 7.21 Call Center Specialist – Responsible for performing a full range of customer service oriented telephone and email support activities as needed by the Call Center Manager.
- 7.22 Business Banking Specialist – Responsible for ensuring optimal levels of customer services for all business products. Develop and expand portfolio and maintain effective business relationships for customers. Provide sales support to all clients and manage efficient working of brand. Maintain

effective customer relationships and manage all management services and loans. Coordinate with staff and resolve all issues for business products and services for branch. Monitor all referrals and walk in customers and acquire new customers for branch and develop cross sell opportunity. Maintain effective relationship with all customers and sell all financial products. Documents all sales activities and prepare targets for future sales. Manage and ensure achievement of all target goals. Develop local competition strategies and manage all objections. Maintain effective relationships with important centers. Ensure compliance to regulations and standards. Maintain effective relationships with regulators and address all issues. Develop an environment to develop and support brands. Perform internal and external auditing and address all issues by regulators.

## **LENDING (Section 8)**

- 8.01 Senior Loan Officer – Manages a loan portfolio that includes significant positions in two or more lending areas (Commercial, Consumer and Mortgage). Interviews applicants, processes loan applications, and prepares documentation. Can manage most complex transactions. Usually has significant independent loan approval authority. More than five years of lending experience. Lenders who generally specialize in one type of lending should not be reported in this position, even though they may occasionally make other kinds of loans.
- 8.02 Loan Officer – Manages a loan portfolio that includes significant positions in two or more lending areas (Commercial, Consumer and Mortgage). Performs same duties as Senior Loan Officer; however, may manage less complex transactions and have lower lending limits. At least two years of lending experience. Lenders who generally specialize in one type of lending should not be reported in this position, even though they may occasionally make other kinds of loans.
- 8.03 Junior Loan Officer – Performs same duties as Loan Officer though under closer supervision and with lower loan limits. Generally with less than two years lending experience. Lenders who generally specialize in one type of lending should not be reported in this position, even though they may occasionally make other kinds of loans.
- 8.04 Senior Commercial Loan Officer – Manages a portfolio of commercial loans, interviews commercial loan applicants, processes loan applications, and prepares documentation. More than five years of lending experience.
- 8.05 Commercial Loan Officer – Performs same duties as Senior Commercial Loan Officer; however, may have more limited lending authority. Two to five years of lending experience.
- 8.06 Junior Commercial Loan Officer – Performs the same duties as Commercial Loan Officer; however may have more limited lending authority. Less than two years of experience.
- 8.07 Consumer Loan Officer – Receives and reviews applications for consumer credit. Approves loans that meet established lending criteria and are within approval lending limits. More than two years of lending experience. (Not Branch Managers)
- 8.08 Junior Consumer Loan Officer – Performs same duties as Consumer Loan Officer. Less than two years of experience.
- 8.09 Senior Mortgage Loan Officer – Receives and reviews credit applications for mortgage loans. Verifies credit references. Approves loans that meet established lending criteria and are within approved lending limits. More than five years of lending experience.
- 8.10 Mortgage Loan Officer – Performs same duties as Senior Mortgage Loan Officer; however, may recommend rather than approve loan commitments. Two to five years of lending experience.

- 8.11 Junior Mortgage Loan Officer – Performs same duties as Mortgage Loan Officer. Less than two years of lending experience.
- 8.12 Mortgage Loan Underwriter – Reviews files for all necessary forms and information according to guidelines, analyzes feasibility of granting mortgage loan, and makes underwriting decision for each mortgage loan.
- 8.13 Mortgage Loan Processing Assistant – Provides assistance to the Loan Department. Updates loan data for entry into financial institution's computers, assembles documentation, ensures that files contain documents with proper signatures and dates, assembles and verifies accuracy of loan documentation.
- 8.14 Staff Appraiser – Manages on-site property appraisals, submits reports to management on the physical condition of properties, makes recommendations for repairs or replacement of systems after inspection, maintains and expands basic knowledge of real estate market conditions and construction and property improvement expenses. Appraiser provides up-to-date appraisal reports to supervisors.
- 8.15 Agricultural Loan Officer – Makes and services a variety of agricultural loans. More than two years of lending experience.
- 8.16 Loan Review Officer – Position typically reports to an executive officer, loan review committee or Board of Directors and is responsible for reviewing a variety of loans using predetermined criteria to ensure compliance with institution lending policies. Ensures that credit and collateral criteria are maintained.
- 8.17 Credit Analyst – Reviews, calculates and documents credit information for potential commercial loan customers.
- 8.18 Credit Analyst II – Performs financial analysis of builder spec, builder pre-sold lines, commercial loans and commercial real estate loan requests and identifies the strengths and weaknesses of the credit and most litigation on assigned accounts; provides regular reporting internally regarding collections, charge-off and recovery activities.
- 8.19 Senior Credit Analyst – Responsible for assessing credit requests and producing a recommendation based on a variety of factors; this involves a careful analysis of a client's financial information, including income statements, tax forms, cash flow history, and current debt. Using this information and best practices and methods, senior credit analysts assign credit requests a rating based on their assessment of the probability of default by the client. Using this information along with the proposed loan amount and terms, the risk to the lender can be determined and a final recommendation given.
- 8.20 Senior Loan Clerk/Loan Processor – Prepares documents with minimal supervision, responsible for preparing and executing collateral filings. Maintains records, prepares reports and handles loan disbursements. May close some small loans. May include processing mortgage loans.
- 8.21 Collections Manager – Directs and coordinates all collection activities and may supervise collections staff.
- 8.22 Collections Representative – Maintains records and files reports on past due loan accounts, prepares delinquent notices for customers and negotiates the resolution of delinquent loans.
- 8.23 Chief Credit Officer – Responsible for the overall management of the financial institution's credit risk management. Ensures that a sound loan portfolio is maintained. Works with compliance staff to ensure that the financial institution is in compliance with all applicable laws and regulations. May also be known as a Risk Management Officer.

- 8.24 Loan Operations Officer – Manages and is responsible for day-to-day loan operations of all lending transactions such as processing and closing of loans. Ensures schedules and deadlines are met. Assists with problem resolution as needed. May supervise all or most loan processors, loan operations specialists and closers.
- 8.25 Loan Operations Specialist – Provides administrative and operational support as needed to multiple lending functions in accordance with established systems and procedures. Ensures schedules and deadlines are met, coordinating with other departments as needed. Maintains appropriate files and records. Reviews documents prior to submission. Develops and prepares reports relating to duties or projects assigned. Performs necessary research for completion of projects. Assists with problem resolution as needed. Assists Loan Operations Officer.
- 8.26 Loan Workout Officer – Provides support to the commercial loan function with respect to problem credits. Works with others in the bank to review and restructure credit and repayment terms, to better secure collateral, attain equity position, or otherwise establish recourse to other borrower assets against the possibility of a charge off. Coordinates with tax, legal, audit, credit/loan policy and regulatory officials as needed and works to maximize the recovery of non-performing loans which have been charged off.
- 8.27 Loan Processor/Administrative Assistant/Clerk – Responsible for processing, administration and closing of loans. Assists loan officers with activities such as extension of loans, ensuring that loan files contain proper documentation, updating loan data, scanning and computer data entry. Processes and administers existing loans in two or more of the following areas: installment, commercial, credit card, and mortgage loans. Records new applications and loans. Obtains credit information and ensures sufficient loan collateral. Establishes relevant files and processes loan payments. Prepares periodic loan and/or credit reports. Answers routine customer inquiries and resolves routine problems.
- 8.28 Loan Portfolio Manager – Responsible for the overall asset management and reporting for a portfolio of loans. Manager also supports Underwriting and Business Development in strengthening the relationship with clients.
- 8.29 Bank Card Specialist – Responsible for providing daily assistance and operational support for various departments within the Bank Card Operations area, including issuing and reissuing credit and debit cards, answering clients' inquiries, researching clients' statements and general maintenance of accounts.
- 8.30 HMDA Analyst – The HMDA Analyst is responsible for the verification of Home Mortgage Disclosure Act (HMDA) and fair lending data including review of source documents. This professional assists in the annual submission of HMDA data as well as various projects related to fair lending data.
- 8.31 HMDA Manager – The HMDA Manager is responsible for overseeing all aspects of HMDA and the HMDA Analyst functions. This includes responsibility for collecting and validating HMDA reporting information, entering collected data into appropriate reporting software, and participating in filing the HMDA LAR.

#### **TRUST / INVESTMENT / PRIVATE BANKING (Section 9)**

- 9.01 Brokerage Officer – Generates leads, determines steps to achieve fee income budget/goals, sells non-deposit investment products (i.e., mutual funds, fixed and variable annuities, individual stock and bond trades, life insurance, long-term care products), generates referrals for personal investment sales opportunities, cross-sells to other bank business lines, develops sales and marketing initiatives to increase awareness of product offerings outside and inside the company, and coordinates annuity sales within region.

- 9.02 Trust Officer – Includes account officers, investment officers, etc., who may be supervisors for different trust areas: administration, investments, operations, etc.
- 9.03 Investment Officer – Individual responsible for overall management of the institution's bond portfolio and other investments, usually including cash and Federal Funds position.
- 9.04 Licensed Investment Representative – Responsible for the sales of brokerage services which could include stock, bonds, and mutual funds. Typically has a Series 7 license. This is a multi-incumbent position.
- 9.05 Investment Assistant – Provides administrative support to Investment Representatives/Officers dealing with specific customers with investment issues and assisting with setting up all records for investment services.
- 9.06 Trust Administrative Assistant – Assists trust officers with a variety of administrative and support services, including trust data entry, recordkeeping and IRA accounting and maintenance functions. May also open all types of accounts and originate some loans.
- 9.07 Wealth Management Manager/Advisor – Responsible for delivering the overall client experience, including retention of a client portfolio and development of prospects. Works with the bank's team to build strong relationships with clients by gaining an understanding of clients' unique financial goals. As a team, develops and implements financial plans for clients and conducts regular plan reviews with clients. Builds strong relationships with partners and the branch. Incumbent can effectively present investment strategies to clients and maintains a holistic approach to planning. Proven communication skills and ability to translate complex financial topics into clear client communication. Must have two to five years industry related experience in a financial sales position, preferably working with wealth management clients. Bachelor's degree or equivalent experience is required. Must possess FINRA Series 7, 63, 65 or 66 and state insurance licenses.

## **MARKETING** (Section 10)

- 10.01 Marketing Officer – Responsible for planning, organizing, and directing the marketing efforts of the institution. These efforts may include: market research, advertising, promotion campaigns and new product development.
- 10.02 Sales Representative/Team Member – Performs daily sales functions with all customers and non-customers for institution products and services.
- 10.03 Business Development Officer – Performs business development activities including officer call programs. Develops and implements promotional and cross-sell programs, and participates in community relations.
- 10.04 Marketing Specialist – Maintains database for ongoing and one-time marketing campaigns. Generates and fulfills ongoing solicitations through the financial institution's outreach program. Coordinates entire internal referral program, including results tracking. Supports retail bankers by fulfilling outreach letter requests on demand. Assists with various community events. Assists with research for competitive surveys. Assists with creating and proofreading flyers, forms, brochures, newsletters and lobby displays. Assists with branch appearance, supply ordering and mailings. Ensures integrity, compliance and accuracy of all mailings.

## **INFORMATION SYSTEMS (Section 11)**

- 11.01 Systems/Programming Manager – Determines departmental priorities, evaluates and selects computer hardware and software, manages the activities of the information systems staff, and develops systems analysis and programming standards and procedures. Plans, coordinates and directs various phases of a project's systems analysis and programming, analyzes cost implications and provides for ongoing software maintenance of operational systems.
- 11.02 Chief Information Officer – Organizes, plans, and directs the data processing functions, including systems and programming, computer operations and user communication. Establishes, implements and administers departmental policies and procedures; monitors technical and processing priorities and methods.
- 11.03 Information Security Officer – Responsible for developing, implementing and maintaining the information security activities. Also responsible for developing and monitoring policies and procedures related to information access and control; ensures that modern information security measures are in place and that these measures are appropriately implemented, administered, monitored and changed in response to business conditions; investigates and reports all information security violations; and coordinates and tests disaster recovery programs.
- 11.04 Network Administrator I – Installs, evaluates, develops, maintains, troubleshoots and monitors the operations of both local and/or wide area networks. May also be responsible for installing, troubleshooting and maintaining the telecommunication system. Typically requires one to three years of experience.
- 11.05 Network Administrator II – Responsible for managing the local and/or wide area network, also installs, evaluates, develops, maintains, and monitors the network and may manage the telecommunication system. May supervise Network Administrator I. Recommends and implements network procedures and policies, contacts outside organizations related to service, maintenance and purchases pertaining to the network. This position typically requires four to six years of experience and reports to the Top IT Officer.
- 11.06 Systems Analyst – Analyzes and reviews programming requirements, procedures and problems to identify potential issues related to systems performance.
- 11.07 Senior Systems Analyst – Leads large and complex systems application installations and upgrades, providing guidance and direction to other staff assigned to various projects. (This position exists in IT departments with multiple systems analyst levels.)
- 11.08 Webmaster – Plans, develops, tests, maintains, and documents programs controlling the content and appearance of the website.
- 11.09 Application Programmer/Analyst – Analyzes, develops, modifies, and tests programs that control operations of the computer systems.
- 11.10 PC Service and Support Administrator – Provides the efficient use of microcomputers throughout the organization. Evaluates and analyzes hardware and software, trains staff, and troubleshoots PC problems.
- 11.11 ATM Coordinator – Coordinates branch balancing of ATMs. Performs file maintenance on the ATM system; implements system enhancements as necessary; maintains log of lost or stolen ATM cards; recommends upgrades to ATM hardware and software systems and implements them in accordance with the financial institution's policies and procedures; coordinates ATM downtime; troubleshoots software upgrades; and reports malfunctions, repair calls and logged downtime.

- 11.12 Information Technology (IT) Clerk/Administrative Assistant – Provides good internal customer service to computer users and provides backup assistance to Network Administrator or other IT staff. Performs routine daily maintenance procedures, back-ups and reports. May assist in daily deposit reconciliations.
- 11.13 Information Technology (IT) Clerk/Administrative Assistant – ATM/Debit Card – Provides good internal customer service to computer users. Reconciles and adjusts ACH errors and handles Fed correction adjustments. Reconciles, adjusts and balances ATM and debit card errors. May assist in other IT routine maintenance and reports.
- 11.14 Information Technology Officer – The Information Technology Officer oversees the development, implementation, and use of technology throughout the bank. Areas of responsibility include the full range of information systems and telecommunications activities, including determining user requirements, recommending practical solutions, and leading bank-wide efforts to improve the effective use of technology. This person supervises IT and is responsible for ensuring the integrity and security of all technology systems that support the bank's customers as well as end users. This person is expected to learn emerging technologies and resolve any issues involved in integrating new technologies with existing systems. The IT Officer is a key technical resource, providing advice, training and technical support for various projects. This position also works closely with Senior Management in evaluating current systems and aligning business objectives with the strategy for technology.
- 11.15 Information Security Administrative Support – Responsible for developing and maintaining the bank's Information Security Manual. Responsible for developing and implementing policies and procedures related to information access and control. Responsible for developing and implementing policies and procedures that adequately address and control the bank's risk management functions. Responsible for ensuring the bank is using modern information security measures and that these measures are appropriately implemented, administered, monitored and changed in response to business conditions. Responsible for investigating and reporting all information security violations. Responsible for coordinating and testing the bank's Disaster Recovery Programs.

## **HUMAN RESOURCES** (Section 12)

- 12.01 Top Human Resources Officer – Supervises and manages the human resources function. Has overall responsibility for compensation and benefits, EEO compliance, recruitment, and possibly training and development.
- 12.02 Human Resources Manager – Responsible for the development and implementation of policies for all the human resources functions of the company, including compensation, benefits, employment and training.
- 12.03 Human Resources Generalist – Assists Top Human Resources Officer. May analyze personnel needs, screen applicants, develop job descriptions and monitor employee performance, conduct exit interviews, benefit administration or handle routine employee relations issues.
- 12.04 Human Resources Assistant – Administers the day-to-day aspects of the base HR functions, e.g. benefit plans. Assists with initial phases of recruiting such as taking applications, screening applicants and performing background checks. Coordinates recordkeeping, and may assist with payroll data entry. Performs other general word processing and administrative functions related to human resources.

- 12.05 Compensation and Benefits Specialist – Plans and administers compensation and reward programs and ensures that such programs support the total compensation philosophy and objectives. Communicates benefit and compensation programs to employees and ensures that all programs comply with applicable government regulations.
- 12.06 Training Director/Manager – Oversees training functions, i.e. managing training budget, evaluating staff. Conducts and coordinates training in accord with assigned areas and subjects. Arranges programs and training schedules, conducts training, maintains records of participants and costs, manages outside training vendor relationships, provides advice to managers on specific training issues. Analyzes training and development needs and evaluates the effectiveness of different programs. Coordinates the development of reference guides and training manuals.
- 12.07 Training Specialist – Conducts training in assigned areas and subjects. Arranges programs and training schedules, conducts training, maintains records of participants and costs, follows up on progress and performance of attendees after training, provides advice to managers on specific training issues. May analyze training and development needs and evaluate the effectiveness of different programs. Coordinates the development of reference guides and training manuals. Assists Director/Manager, if applicable.

#### **OFFICE AND ADMINISTRATIVE SERVICES (Section 13)**

- 13.01 Executive Administrative Assistant – Assists the institution's key executive(s) by providing all required secretarial services.
- 13.02 Administrative Assistant – Performs routine tasks for one or more officers or non-officers; tasks may include: filing, typing, handling routine phone calls, operating standard equipment.
- 13.03 Receptionist – Main telephone receptionist of the institution and may perform some additional duties.
- 13.04 Courier/Messenger/Mail Room – Responsible for transporting/processing/handling documents and material at institution and/or between sites. Ensures efficient operation of the institution's mail processes and procedures. Maintains daily contact with institution departments for information on their daily work needs and special mailings/deliveries. Performs other duties as necessary.
- 13.05 Security Guard – Monitors lobby activities and facilities.
- 13.06 Property Custodian/Facility Manager – Performs routine and preventative maintenance throughout facilities. Maintains general appearance of facilities. May perform routine maintenance or act as a courier. Responds to maintenance emergencies in building(s).
- 13.07 Security Officer – Directs and administers a security program that is in compliance with the Bank Protection Act and other regulatory requirements. Trains personnel in bank security policies and procedures. Establishes policies for assuring safe opening and closing procedures for each location. Establishes and maintain liaison with Local, State and Federal Law enforcement agencies; coordinates investigative efforts with same. Maintains records on the inspection, testing and servicing of security devices. Initiates new security measures to ensure the safety of bank personnel and to protect the assets of the institution.
- 13.08 Maintenance Worker (Skilled) – Keeps facility and grounds clean and well-maintained. Performs minor repairs; maintains electrical, heating/cooling and plumbing equipment; and handles freight and storage.
- 13.09 Maintenance Worker (Unskilled) – Keeps facilities and grounds clean and well maintained. Performs minor repairs; and handles freight and storage.

13.10 General Counsel (job title varies according to individual institution) – Provides legal counsel to the financial institution and its officers and directors on matters of compliance, research, development, training, employment, compensation, benefits, communications and other related issues in the financial institution's daily operations.

**OTHER**

13.11 Other – Use of this category will not be meaningful in the statistics produced by the survey. We encourage you to use positions previously listed. If you do list a position here please describe it in the comments section.

## **Holding Company Position Definitions**

### **TOP MANAGEMENT (Section 3)**

- 3.01 Holding Company CEO – Top officer of multi-bank Holding Company. Provides leadership, broad direction and overall management of the Holding Company. May also serve as CEO of one member institution. At least one CEO of affiliate institution or branch must report to this position.
- 3.02 Head of Operations – Responsible for the management of the Holding Company’s operational areas. Responsibilities must include process for at least two institutions.
- 3.03 Chief Financial Officer – Responsible for the maintenance of proper accounting and financial systems as well as the overall financial management of the Holding Company.
- 3.04 Head of Internal Audit – Responsible for establishing effective audit policies and controls and the regular review of such policies and procedures to safeguard institution assets. Organizes and directs audits, reviews audit results and prepares reports for the Holding Company and institution management. May serve as contact with Company’s outside auditors.
- 3.05 Head of Human Resources – Responsible for overall management of the Holding Company’s human resource function, including human resource policies and administrative systems. May work with personnel representatives providing local support.
- 3.06 Head of Marketing – Responsible for planning, organizing and directing the marketing effort of the Holding Company in conjunction with executive management. These activities may include market research, advertising, promotions and new product development. May work with marketing representatives providing local support.

### **AUDIT AND COMPLIANCE (Section 4)**

- 4.01 Compliance/Security Officer – Responsible for ensuring that the Holding Company’s overall operations comply with all applicable regulations and/or that the appropriate standards of physical security are maintained.

### **TRUST / INVESTMENT / PRIVATE BANKING (Section 5)**

- 5.01 Investment Officer – Responsible for overall management of the Holding Company’s investment portfolio; usually including, cash and Federal Funds position. May also, have pricing or asset (liabilities management) responsibilities.