

**Evergreen Credit Union**  
**Structured Compensation - Job Description**  
**Deposit Operations/IRA Specialist**

Data Year: 2025

Prepared On: 03/20/2025

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Department:	Deposit Operations	Grade:	7
Reports To:	Deposit Operations Manager	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:		Effective Date:	06/17/2024
		Revised Date:	03/20/2025

**Role:**

The Deposit Operations/IRA Specialist is the principal contact for credit union staff and members via the telephone, email, or other designated third-party applications (such as Opening Act) providing enthusiastic, professional and courteous service. The Deposit Operations/IRA Specialist will be responsible for approving new membership applications via our DA platform (Opening Act) along with reviewing and approving daily Mobile Deposits. The Specialist will review daily iPay reports to ensure un-posted items are resolved in a timely manner. As the IRA Specialist the Specialist is responsible for the daily review and approval of IRA transactions/applications, balancing the Federal & State Withholdings monthly, and ensuring that all Required Minimum Distributions (RMDs) are set up properly within the core & Ascensus. The Specialist will work with branch staff on filing IRA Death Claims and Transfer Requests to and from other Financial Institutions. The Specialist will work collectively with other Deposit Operations Team members and with other departments to ensure policies and procedures are followed when processing the following but not limited to: Account File Maintenance, Address Changes, Account/Share Closures, Verification of Deposits, Various Intranet forms or other Financial Request.

**Essential Functions & Responsibilities:**

- E 50% Review and process daily ACH/Draft Exceptions, Mobile Banking Deposits and new Membership Applications.
- E 20% Review, approve & process IRA transactions/application, RMDs, Death Claims, Transfer Request as well as balancing Federal/State withholdings.
- E 10% Review daily iPay Exception and ACH Reject Exception cases and act accordingly.
- E 10% Assist with handling the more involved, critical and time sensitive request, such as Death Notification claims.
- E 10% Other duties as assigned.

**Performance Measurements:**

1. Review and Approve Online Membership Applications in a timely manner.
2. Review and approve Mobile Banking Deposit items in a timely manner
3. Review, approve & process IRA request (Transactions, Applications, Death Claim, Transfers, etc.).
4. Review and process iPay Report exceptions in a timely manner.  
Respond to credit union staff and member issues related to a deposit account in a timely and professional manner. Member issues pertaining to the use of their account should be resolved as soon as possible.
5. Any issues that cannot be resolved immediately should be communicated to the member along with an expected timeframe.
- 6.

- 7. Successfully act as a liaison with the Deposit Operations Department in addressing account or share related issues and staying current with changing products, rates, disclosures and fee schedule.
- 8. Process incoming file maintenance request and performing error resolution research in a timely manner as to not impact the member in how and when they can use their account/share.

**Knowledge and Skills:**

- Experience      Six months to 2 years of experience assisting members with issues is preferred.
  
- Education      A high school education.
  
- Interpersonal Skills      Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.
  
- Other Skills      Good communication skills are essential. The ability to work proficiently with the various Credit Union software platforms is necessary. Such platforms include Episys, Client Work Station, and Microsoft Office.
  
- Physical Requirements      Ability to sit at a desk and work on a keyboard for the majority of the work day.
  
- Work Environment      Office setting.

**This Job Description is not a complete statement of all duties and responsibilities comprising the position.**

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Printed Employee Name

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Date

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Employee Signature