



**EXCEL FEDERAL CREDIT UNION**  
**POSITION DESCRIPTION**

**Position:** Operations Specialist (Deposit Operations Department)

**Reports to:** Deposit Operations Manager

**Date:** June 16, 2026

**Summary:** To perform a variety of functions in the operations department. These functions may include but are not limited to the following: return check processing, dormant accounts, negative accounts, remote deposit capture, returned mail.

**Essential Functions & Responsibilities:**

- Process mobile banking deposits.
- Process BillPay ACH file.
- Process Return check Deposits.
- Process/Verifying incoming and outgoing Wires.
- Communicate with members or associates concerning transactions involving accounts, overdrafts, account closings, charges and fees, transfer of funds, etc.
- Respond to IRS, SSA and other government agencies regarding member accounts.
- Manage Deceased and Dormant Accounts process.
- Mail out all notices related to CD maturity/Address change and Negative account balances.
- Manage and process return mail for Visa and Debit Cards.
- Process daily debit card disputes timely and efficiently.
- Review and process daily card holder reports.
- Process branch support and member credit and/or debit cards order requests.
- Monitor and research suspicious card activity, process card cancellations, and reissues.
- Cross train with ACH and Share Draft files and other daily processes to assist when needed.
- Performs other job or department related duties as assigned.

**Education/Knowledge/Skills & Abilities**

- Two to three years of similar experience of relevant education and experience.
- 1+ years of Operations experience at a financial institution.
- Strong interpersonal skills to ensure good business relationships exist with members, associates, and third-party vendors so that problems or questions are courteously and promptly resolved.

- 10-key proficiency; must be able to operate general office equipment, computer proficiency with MS Office, including Word, Excel, PowerPoint, Internet, and Outlook.
- Detail oriented with strong organizational skills.
- Ability to multi-task and prioritize large volumes of work.
- Excellent communication skills both written/verbal and listening skills.
- Proficiency in identifying issues, analyzing information, and developing effective solution.
- Self-motivated with the ability to work independently with minimal supervision.
- Flexibility in adjusting to new situations and challenges, maintaining professionalism in a work environment.
- Maintain a professional appearance in accordance with Excel FCU's dress code.

*\*\*\* The ideal candidate must be available to attend and actively participate in community events, demonstrating our commitment to fostering strong local relationships. \*\*\**