

## Mini Job Descriptions

Some of the more common positions performed at F&M Bank are listed below with brief descriptions of their responsibilities. If you don't see a position listed below that you wish to apply for, contact the Human Resources Department at 608-374-5517 for a copy of its description. The list below is not all encompassing.

**Accounting Specialist (I, II)** - Under the direction of the AVP-Finance, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, perform accounting related responsibilities, including but not limited to, fixed asset accounting, accounts receivable/payable processing, ACH clearing reconciliation, GL system maintenance/balancing, FED account reconciliation, Loan Loss provision entries, sales/use tax calculations/FR Y-6, Y-8, Y-9sp prep/filing, returns, Viewpoint report prep/writing, liquidity & interest rate risk reporting/monitoring, etc.

**Assistant Customer Service Supervisor** a/k/a "lead - Under the direction of the Customer Service Manager, and in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for conducting financial transactions between customers and the Bank. Handle both routine and more complex customer inquiries and problems. Recognize and act on sales opportunities by suggesting products/services. Provide fabulous customer service to customers and co-workers. Perform responsibilities associated with the coordination of the "teller" operations of the assigned facility, including providing work direction and assistance to Customer Service Representatives to ensure that customers are provided with accurate, efficient and courteous service. Provide primary follow-up training for all new Customer Service Representatives when assigned to the facility. This in addition to functioning as a Customer Service Representative (see above).

**Business Banker (I, II, III)** a/k/a Commercial Lender – Under the direction of the Sr., V.P. Business Banking Manager, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for developing and managing an assigned and self-developed commercial loan portfolio. Interviews applicants, works through with the client and determines the program and loan format best suited to the client's needs. Explains the different loan programs available and their requirements, obtains pertinent financial and loan information, cross-sells other bank products/services, and conducts a preliminary analysis to determine if the application meets established minimum criteria. Reviews the file upon further processing. Presents loans above lending limits to the officers' committee and Board of Directors for approval. Conducts closing with customers. Reviews all documentation after each closing to ensure the accuracy of all transactions and complete commercial file. Meets with customers on a regular basis and consults where possible, concerning business management and financial matters.

Counsels delinquent customers, suggesting solutions and minimizing the loss. Represent the bank to the community and their customers in a courteous and professional manner.

**Business Credit Specialist** -Under the direction of the Senior Lender or Chief Credit Officer/Credit Officer , in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, performs a full range of analytical and underwriting services through credit review & analysis for the Bank and is also assigned responsibilities associated with the executive functions of the Bank, including but not limited to: coordinating functions, meetings, training sessions and special events; gathering data and compiling various reports and presentations for the Senior Lender; issuing correspondence; promoting business for the Bank and maintaining good customer relations. Will also produce loan processing/documentation for loan closings and close some loans as needed.

**Cash Management Coordinator** - Under the direction of the V.P., Relationship Banking Manager, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability , responsible to sell cash management services to corporate, retail, commercial real estate, small business and institutional customers and implements those services in a timely and accurate manner. As a member of the Business Banking team, works directly with Business Banking and other staff to implement new products and services, maintain compliance, as well as maintain and cultivate relationships with Bank customers. Control the safe, accurate, and timely execution of the Bank's clientele payments and cash movement. Responsible to perform the role of payment expert and assist internal staff with any payment related queries. The Cash Management Coordinator will provide direct support to the operating areas of the Bank through monitoring the production flow to ensure daily objectives are met and provide day-to-day support to the lending team. This position will act as subject matter expert for processes and will provide support and training as requested and is responsible for completing the more complex cash management functions within the department.

**Commercial Loan Underwriter/Credit Analyst (I, II)** – Under the direction of the Chief Credit Officer, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability , perform a full range of analytical and underwriting services for the F&M Bank. The position supports commercial lending/Business Banking staff with the preparation of written loan credit presentations, including financial statement analysis, collateral analysis, risk rating recommendations, trend analysis and other supporting information as required for proper approval. It also reviews real estate environmental reports and collateral valuations and collateral audits for credits when required by policy or approval. In addition, this position develops projections using various modeling tools to facilitate financial performance analysis, and provides concise conclusions and opinions based on loan information. Finally CLU's conduct annual reviews and monitors collateral control activities to ensure maximum advance limits are maintained.

**Compliance Analyst** – Under the direction of the V.P., Compliance & Risk Management Officer, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for the accurate and timely verification of customer’s loan and deposit records; manage the “Legacy Club” seniors program trips/activities; assist with routine department items, and receive/answer internal customer inquiries.

**Customer Service Representative (I, II)** [a/k/a “Teller”] - Under the direction of the Customer Service Manager, and in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for conducting financial transactions (including, but not limited too taking in deposits (checking/savings for both consumers and business customers), conducting withdrawals for same, answering account related questions, taking in loan payments of various types, transacting money orders, travelers and cashiers checks) between customers and the Bank. Handle both routine and more complex customer inquiries and problems. Recognize and act on sales opportunities by suggesting products/services. Provide fabulous customer service to customers and co-workers.

**Deposit Operations Processor (I, II)** - Under the direction of the Deposit Operations Supervisor or AVP-Finance, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for the accurate and timely processing and maintenance of customer records and files. Receive and answer both “in-person” and telephone inquiries from internal staff and customers regarding customer deposit accounts. Assist Bank personnel and customers with questions on the status of deposit accounts, bank statements, charges, interest, etc. in an efficient, courteous manner providing positive employee relations.

**Electronic Banking Specialist** – Under the direction of the Deposit Operations Supervisor or ACP-Finance in complete adherence with all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for performing operational support duties for the electronic banking products offered. Perform the designated duties as defined in Deposit Operations Department Job List (Schedule C) in the Deposit Operations Department. Assists the Deposit Operations Manager/AVP-Finance as directed; provides a full range of professional, technical and general support to customers and Bank personnel; resolves problems within given authority. Provides clerical assistance in training Bank personnel and Bank customers on the features and benefits of Online Account Opening, Internet banking, Mobile banking, telephone banking, bill payment products and services, debit cards, and Reg E. Performs a variety of routine daily tasks; answer support calls; review reports; prepares correspondence; participates in special department projects; and process Reg E disputes. Assists Cash Management with on-boarding

new business customers and adds a secondary point of contact for Cash Management products. Aids with the monitoring and training of ACH Originators.

**Loan Processor (I, II, III)** - Under the direction of the Loan Processing Supervisor or AVP Loan Operations Manager, and in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, process consumer installment, in-house 1st mortgages, home equity loans, secondary market loans, construction loans or consumer installment, commercial, commercial real estate, agriculture, agriculture real estate, and SBA loans preparing the file to submit to Loan Officer. Submit and follow-up on income and asset verification forms and send it for underwriting. Coordinate closings with attorneys, escrow agents, title companies, originating loan officer, customers, and agents for buyers/sellers. Work with underwriting, originating loan officer and compliance personnel to assure all documentation is present in file before closing and disbursement of funds.

**Loan Support Specialist** - Under the direction of the Loan Processing Supervisor or AVP Loan Operations Manager, and in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, send letters for financial requests, contact insurance companies and customers as needed for proof of insurance and for forced placed insurance, keep all exception items clear, work with lenders and processors on a daily basis for items that may be requested, help organize seminars, and balancing on a weekly basis with the exception of one week a month. Perform all these duties along with working with all processors, lenders, and credit analyst to complete tasks as requested.

**Maintenance Specialist** - Under the direction of the V.P., Human Resources and in complete adherence to all Bank policies/procedures and applicable state and federal regulations including supporting and ensuring compliance with OSHA, security, and local ordinance and including Addendum A: Employee Work Standards & Accountability, responsible for daily and special maintenance of all bank facilities, overall cleanliness, and appearance providing janitorial, cleaning, and other related duties to support and maintain the Bank's facilities in good appearance and constant working order. Also, make daily secure opening sweep at facility working at that day. Ensure all refuse is properly disposed of and that the Bank's recycling program is conducted per municipal and state regulatory guidelines. Work with vendor sources to ensure that items purchased for maintenance-related and bank employee consumption use are secured at best cost and appropriately reconnoitered. Assist Maintenance Technician by monitoring, observing and reporting issues for their attention/correction. Support OREO and Bank repossession initiatives by providing cleaning, repair, maintenance, and other related/requested services for Bank-owned/acquired property until final disposition of same.

**Maintenance Technician** - Under the direction of the V.P., Human Resources and in complete adherence to all Bank policies/procedures and applicable state and federal regulations including supporting and ensuring compliance with OSHA, security, and local ordinance and including Addendum A: Employee Work Standards & Accountability, responsible for daily and special maintenance (HVAC &

equipment), equipment/furnishings repairs, courier, janitorial, landscaping, snow removal, plumbing, electrical repairs/maintenance, window-cleaning, painting, ATM servicing, and other related duties to support and maintain the Bank's facilities in good appearance and constant working order. Maintain and ensure service of company vehicles in good reliable working order. Support OREO and Bank repossession initiatives by providing cleaning, repair, maintenance, winterization, and other related/requested services for Bank-owned/acquired property until final disposition of same.

**Marketing Assistant** – Under the direction of the Director of Marketing in complete adherence to all Bank policies/procedures and applicable state and federal regulations and including Addendum A: Employee Work Standards & Accountability as pertains to the marketing/advertising areas of the Bank, this position responsible to assist with the day to day administration and duties of the Marketing Department and is responsible for designing, creating, and delivering marketing content to support the growth and programs of the Bank. Maintain marketing supply library by checking and replenishing inventory as needed with the approval of the Marketing Director. Complete daily administrative tasks to ensure the functionality and coordination of the Marketing department's activities. Support the Marketing Director in organizing and implementing various projects and events. Compose and post online and update content on the company's website and social media accounts. With direction and approval from the Marketing Director, develop and provide sales material to support the Bank's sales teams and goals. Compiles, formats, summarizes, and completes necessary consumer rating reports.

**Receptionist** - Under the direction of the Customer Service Supervisor, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, provide the staff with administrative support including, but not limited to, customer service duties, clerical duties, and other projects and tasks as assigned. Receive the incoming telephone calls, directing them to the appropriate individuals or departments, assist customers, potential customers, visitors, contractors, vendors and others when on-site for appointments with Bank personnel and answer customer inquiries.

**Relationship Banker (I, II, III)** - Under the direction of the Relationship Banking Manager or the Vice President of Retail Banking in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, provide superior banking services to customers in a professional manner. In addition, provide existing and potential customers with a clear understanding of the technical aspects and benefits of products and services offered at F&M Bank, conduct financial transactions between customer and the Bank, and expand the customer base through successful selling techniques. Position is responsible to open various deposit accounts and products/services offered by the Bank. At levels II and III also originates, processes and closed consumer loan accounts of various types (e.g., auto, RV, motorcycle, furniture, signature, etc.) and HELOC accounts.

**Systems Administrator** – Under the direction of the Sr., V.P., CFO, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for the overall planning, organization, and execution of all Information Technology functions at the Bank. Provide training and support to employees on the use of Bank’s computers and software applications. Monitor and evaluate the organization’s communication systems, local area network (LAN), wide area network (WAN), VPNs, disaster recovery systems and Internet system. Support core ITI system products and other products as deemed necessary for bank functions. Performance must be in complete adherence with all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability.

**Universal Banker** – Under the direction of the Customer Service Manager with support from the Relationship Banking Manager, in complete adherence to all Bank policies/procedures and applicable state and federal regulations including Addendum A: Employee Work Standards & Accountability, responsible for conducting financial transactions between customers and the Bank. Handle both routine and more complex customer inquiries and problems. Recognize and act on sales opportunities by suggesting products/services. Provide fabulous customer service to customers and co-workers. Provides same services as the Customer Service Representative and also opens new depository accounts such as certificates of deposit, individual retirement accounts, Health Savings accounts, money market checking, regular savings, various types of checking accounts and handles non-routine questions and inquiries from customers.

#### Some of the Other Positions at F&M Bank Not Listed/Described Above

Business Development Officer  
AVP, Finance  
AVP Loan Operations Manager & Asst. BSA Officer  
Cash Management Director  
Chief Credit Officer  
Marketing Director  
Portfolio Manager  
President & Chief Executive Officer  
V.P. Human Resources & Security Officer  
V.P., Compliance & Risk Management Officer  
V.P. Real Estate Loan Officer  
V.P., Relationship Banking Manager  
Sr. V.P., Chief Financial Officer  
Sr. V.P., Senior Lender  
Sr. V.P. Business Banking