

Southwest Montana Community FCU

Department: Operations/Back Office	Job Description
Job Description Title: Accounting Clerk - Accounts Payable	FLSA Status: Non-Exempt
Reports To (Title): CFO	Position Status: (Full-time, Part-time, Temporary)
Prepared By: Associated Employers	Revision Date: February 2016

Job Summary:

This position will support the financial management and operations of the Credit Union through maintenance of accounting records and reports. An accounting position requiring sound knowledge of accounts payable processing, general ledger transactions, balancing and reconciliations. Processes a variety of general ledger entries and performs various support functions as required as a part of the accounting and record keeping function of the credit union. Work is performed under minimal supervision and in accordance with established procedures. Works in conjunction with the others in the Accounting Department to ensure timelines are achieved. Courses and/or training may be required.

Essential Duties and Responsibilities and Expectations:

Includes the following, other duties may be assigned.

- Performs various accounts payable functions, including reviewing, resolving and coding invoices, entering payments, and balancing company credit card statements.
- Prepare and process accounts payable checks
- Monthly/Quarterly updates of Credit Union expense spending
- Prepare various accounting entries to general ledger, analyze GL entries, balance and verify GL accounts daily, and reconciles as needed.
- Will process various accounting functions, such as processing payrolls, other account reconciliations, deferred expenses and other accounting functions.
- Prepares reimbursements according to credit union policies and procedures.
- Prepares moderately complex spreadsheets, charts and graphs as part of problem solving and/or reporting requests.
- Process monthly charge off for board of director's report
- Reconciliation of bank statements
- Post and balance pre-paid, fixed assets and investments.
- Produce various reports and statements
- Month end preparation
- Prepare and maintain auditing documents
- Provide assistance and support to staff and members regarding various account transactions
- Assist in all areas of accounting for department coverage and back up various tasks
- Obtain and maintain an up-to-date and comprehensive knowledge on all credit union products and services, this includes answering basic member inquiries regarding interest rates, service charges and account histories while complying with disclosure requirements, regulations and consumer privacy policies. Coordinate with other departments and refer members to departments/personnel providing specialized services as necessary.
- Obtain, maintain and follow up-to-date and comprehensive knowledge on all Credit Union related policies, procedures, rules and regulations, including but not limited to Bank Secrecy Act, Fair Lending, Know Your Member, robbery, safety and security procedures.
- Represent the credit union in a positive and professional manner with all people including fellow employees, members, management, board members and outside vendors.
- Attends and participates in meetings as required.
- Completes required courses as assigned for ongoing compliance and continuing education.
- Report to work on time each scheduled day.

Qualification Requirements:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- High school diploma or GED
- Two to five years of similar or related experience. Financial institution experience required; credit union experience preferred.
- Equivalent combination of education and experience
- Related work experience may substitute for education
- Proficiency with accounting software, Excel, Word, and other business applications.
- Knowledge of accounting rules, regulations, policies and procedures that is reflective of the financial services industry.

Language Skills

- Ability to read and comprehend complex and detailed instructions, short correspondence, and memos.
- Ability to compose professional correspondence.
- Ability to file data and organize files.
- Ability to communicate effectively with high ranking company officers and board members, auditors and regulators
- Ability to effectively present information on one on one and small group situations to members, and other employees of the credit union.
- Able to communicate effectively by telephone

Mathematical Skills:

- Knowledge of basic arithmetic.
- Knowledge of general accounting principals
- Ability to compute rate, ratio, and percent.
- Proficiency with a 10-key calculator is also required

Reasoning Ability:

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form.
- Firm working knowledge of concepts, practices and procedures and ability to use in varied situations.
- Applies some advanced skills that allow employee to adapt and meet some complex or non-routine situations.
- Decisions may affect a work unit or area within a department. May contribute to business and operational decisions that affect the department.
- Decisions generally affect own job or specific functional area.
- Must have the capability to deal with problems involving several concrete variables in standardized situations.

Certificates, Licenses, Registrations

- Bondable with CUMIS
- AAP preferred

Other Skills and Abilities

- Working Independently --- Results are defined and existing practices are used as guidelines to determine specific work methods and carries out work activities independently; supervisor/manager is available to resolve problems..
- Problem Solving --- Problems are varied, requiring analysis or interpretation of the situation. Problems are solved using knowledge and skills, and general standards and past practices
- Clerical — Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, and other office procedures and terminology.
- Interacting with Computers — Using computers and computer systems (including hardware and software) to enter data, or process information.
- Getting Information — observing, receiving, and otherwise obtaining information from all relevant sources.
- Ability to use common office equipment such as computer, fax machine, copier, telephone, etc.

Physical Demands & Working Conditions:

The work environment characteristics and the physical demands described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate, as is found in a normal business office with computers and printers, and light traffic.

Employee may be exposed to contagious illnesses such as colds and flu by virtue of working with the general public.

Employee may be asked to participate in outdoor activities related to the season for example snow shoveling and de-icing of sidewalks in winter and landscape maintenance during other seasons, weeding, replanting of flowerbeds as it relates to overall Branch Office appearance and/or safety.

Employee may be asked to participate/coordinate off site/after-hours credit union activities which may include but are not limited to: annual meeting/dinner, Member Appreciation events, Credit Union Chapter Meetings, etc. Travel may be necessary.

While performing the duties of this job, the employee is frequently required to stand, perform repetitive hand motion (such as typing); reach with arms and hands; hear; listen; talk; walk; bend and sit.

Employee must frequently or regularly be able to lift 10 pounds and occasionally be able to lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.

The above statements are intended to describe the general nature and level of work being performed by the individual assigned this position. This job description is not intended to be an exhaustive list of all responsibilities, duties and skills of the personnel in those positions(s).

I have read and accept the duties and responsibilities as outlined. I have also been given the opportunity to discuss any questions or concerns regarding any or all of the above directly with my supervisor prior to signing this document. Further, I agree to notify my supervisor immediately in the event that I am unable to fulfill any or all of the duties as outlined above.

I understand that Southwest Montana Federal Credit Union reserves the right to revise or change this job description as the need arises.

I have reviewed this job description and received a copy.

Employee Signature/Date