

First Financial Federal Credit Union

Job Opportunity

Job Title: Operations Specialist

Salary Range: \$19 to \$20 per hour

Summary: This position is responsible for supporting daily electronic banking and operations functions, including Zelle and debit card settlements, ACH processing, wire transfers, RDC, share drafts, and ACH file management. The role manages member account inquiries, unauthorized transactions, compromised cards, card losses, stop payments, check returns, and other operational exceptions while ensuring timely research and resolution. Additional responsibilities include maintaining accurate records, processing address changes, IRA requests, return mail, deceased notifications, and providing ongoing support to ensure efficient and compliant operations.

Responsibilities:

- Processing daily ACH files, ensuring timely transaction posting, compliance with NACHA rules, and accurate reconciliation of ACH activity.
- Managing ACH origination processing, including setup and maintenance of recurring loan payments, ACH batch updates, releases, reconciliations, and resolution of ACH return items.
- Researching and processing ACH exceptions, ACH reclamations, and unauthorized ACH transactions while ensuring proper documentation, regulatory compliance, and timely member resolution.
- Performing share draft processing, including posting and returning exceptions, daily reconciliation, and balancing check activity against deposit reports.
- Completing daily electronic payment processing functions, including RDC files, Zelle transactions and inquiries, debit card processing, wires, bill pay inquiries, and external transfers.
- Managing debit card and ATM operational functions, including daily reconciliations, rejected transaction processing, card maintenance and transaction verification.
- Processing levies/subpoena and research requests.
- Assisting members and internal staff with account research, transaction inquiries, payment issues, and operational support requests.
- Processing returned debit and credit card mail and maintaining accurate records.

- Supporting Operations Manager and AVP of Operations with additional duties and special projects as needed.

Qualifications, Skills and Abilities:

- High school diploma or equivalent required.
- Familiarity with credit union products and services.
- Strong analytical and problem-solving skills with the ability to research issues, resolve discrepancies, and complete accurate reconciliations.
- Excellent attention to detail with strong follow-up skills and the ability to manage multiple priorities and deadlines.
- Ability to organize time and resources effectively while completing daily, monthly, and quarterly responsibilities.
- Strong verbal and written communication skills with the ability to interact professionally and effectively with members and employees.
- Strong interpersonal skills with the ability to collaborate effectively and provide excellent services to members and colleagues.
- Ability to work independently with minimal supervision while maintaining accuracy, productivity, and compliance with established procedures.
- Proficiency with computer applications, including Microsoft Word, Excel, and other related systems.
- Ability to analyze information, exercise sound judgment, and make decisions.

As a First Financial employee, you'll enjoy a challenging work environment and an opportunity to make a difference. We offer paid training and a great benefit package including Medical, Dental, Rx, Vision, Life Insurance, Vacation, Sick, Personal, Tuition Assistance Program and Retirement Plan.

Equal Opportunity Employer/Veterans/Disabled