

### **CSR: (Stockton)**

F & M Bank's Tellers/Customer Service Representatives (CSRs) are responsible for providing prompt, friendly customer service and accurately processing a variety of customer transactions. They are expected to consistently follow and demonstrate the Bank's established service protocols to provide an exceptional customer experience when interacting with customers either in person, on the telephone, at the drive-up, or when interacting with other internal Bank departments and staff. They need to exhibit motivation to identify customer's financial needs, promote appropriate products and services by cross-selling or making referrals to other branch staff. Tellers/Customer Service Representatives are the "face" of the Bank to our customers on a daily basis and as such, are expected to consistently present a professional image and communicate effectively. They are to take care to ensure the safety and soundness of our customer's funds and financial information by following security and internal controls requirements in their job duties at all time. They may represent the Bank at community functions or by joining organizations.

#### Experience/Requirements:

- Minimum of 1 year of cash handling experience. Up to 1-2 years teller experience with a financial institution (bank or credit union) preferred.
- Successful completion with high school degree or the equivalent.
- Successful completion of a credit check is a condition of employment.

### **Personal Banker: (Walnut Creek, Stockton, Sacramento Capitol)**

F & M Bank's Personal Bankers are responsible for building relationships and providing expert financial advice and great service. They need to demonstrate motivation to offer the right financial solutions to help customers with large expenses, such as saving for college, buying a home, and planning for retirement. By opening new accounts and originating new consumer loan applications, they are key in the growth and acquisition of new business and growing profitable customer relationships. They need to establish contacts with local organizations and businesses and pursue additional Bank business through referrals from local businesses and networking. They represent the Bank within the community by joining organizations. The Personal Banker is the one who owns the customer relationship and must do what it takes to build a solid connection with the customers.

#### Experience/Requirements:

- Minimum of 3 years experience in financial services industry to include 2 years experience opening new accounts (personal and business) and accepting consumer loan applications.
- Experience in opening complex accounts such as businesses, trusts and retirement accounts desirable.
- Minimum of high school degree or equivalent required; A.A. degree or equivalent work experience
- Successful completion of college-level finance or accounting courses preferred.
- Successful completion of credit check is a condition of employment.

### **Branch Manager: (Walnut Creek)**

F & M Bank's Branch Managers are ultimately responsible for sales, customer experience, operations, premises, and productivity of the branch. They must be able to inspire and lead their team and create an environment that keeps employees engaged and motivated. Branch Managers are also responsible for growth and acquisition of new business and growing profitable customer relationships. They need to establish contacts with local businesses and pursue additional Bank business through referrals from local businesses and networking. They must also represent the Bank within the community by joining organizations. The Branch Manager is the one who ultimately owns the customer relationship and must do what it takes to build a solid connection with the customers. The overall environment Branch Managers create must be dynamic and conducive to sales and service and maintain a positive reputation or image for the Bank in their communities.

#### Experience/Requirements:

- A minimum of 2 years of retail, operations and/or sales management is required.
- Must be extremely personable and customer focused and have proven experience in managing ongoing customer relationships.
- Must have experience in floor & scheduling skills to maximize service levels.
- Must have experience demonstrating leadership proficiency in sales, service and operations.
- This individual must have experience in setting expectations, managing to those expectations and performing employee coaching's related to the expectations for a high performance sales and service team.
- B.S or B.A. Preferred
- Successful completion of credit check is a condition of employment.

### **eServices Supervisor: (Lodi)**

eServices Supervisor is accountable for supervising assigned eServices Department staff and all phases of the eServices operations and processing within the Central Operations Department. The supervisor ensures all job responsibilities are being efficiently and accurately performed and exemplary customer service is being provided.

#### Experience/Requirements:

- A minimum of 3 years of work experience specializing in the area of "back office operations" in a supervisory position.
- Specific working knowledge in the areas of Debit Cards and Online/Mobile Banking preferred.
- Knowledge of banking institution concepts, federal/state regulations, policy and procedures, wire transfers, ACH, and fraud detection experience preferred.
- A college degree is preferred with emphasis in business or related field.
- Successful completion of credit check is a condition of employment.

### **Commercial Relationship Manager: (Lodi)**

The Commercial Relationship Manager has overall responsibility for managing a portfolio of commercial loans. We expect this individual to grow the portfolio through solicitation of new loans from existing customers and business owners as well as establishing new key relationships and increase their book of business. The individual will perform regularly scheduled business development calls and promote F&M Bank's services including Treasury Management and Retail products. He/she should be able to demonstrate negotiating skills while discussing credit, negotiating fees and interest rates. They should also have a good understanding of commercial lending policies, programs and procedures, and the ability to follow federal and state regulations and laws.

#### Requirements

##### Education and Experience:

- Requires a bachelor's degree in Business, Accounting or Finance related field.
- Individual must have a minimum of 2-5 years experience in a Financial Institution or other related area.
- Requires excellent leadership, written and verbal skills.
- Must be able to use various Bank related PC applications including, but not limited to the following: Windows, E-mail, SilverLake, Streamline, Jack Henry, Word processing, EXCEL and data entry.
- Successful completion of credit check is a condition of employment.

##### Skills:

- Must be detail-oriented and possess strong negotiating skills.  
Above average written and verbal communication skills with emphasis on correct English grammar.
- Demonstrate ability to exercise independent judgment, initiative and tact in dealing with management, supervisors, staff and the general public.
- Ability to work on multiple projects simultaneously, managing time and resources to ensure work is completed in a timely manner.
- Must present a professional, business-like manner and appearance.
- Maintain confidentiality.

\*Successful completion of credit check is a condition of employment.

### **Financial Analyst: (Lodi)**

The Financial Analyst position is responsible for providing exceptional customer service while maintaining job efficiency in the area of Financial Analysis. The individual is responsible for preparing the annual budget, performing financial research/analysis and preparing reports for use by Department and Executive Management while adhering to Bank policies and procedures and adhering to state/federal regulatory requirements.

Required skills include:

- Detail-oriented.
- Excellent organizational and Microsoft Excel skills. Microsoft Access skills is a plus.
- Ability to organize projects, prioritize workflow and complete multiple tasks simultaneously.
- Strong written and verbal communication skills.
- Ability to exercise independent judgment, initiative and tact in dealing with management.
- Professional, business-like manner and appearance.
- Ability to maintain confidentiality.

Bachelor's Degree in Accounting or Finance required. Prior banking experience in Accounting or Finance is a plus.

\*Successful completion of credit check is a condition of employment.

### **Image Workstation Operator: (Lodi)**

The Image Workstation Operator is responsible for the daily processing of incoming checks from other institutions and over-the-counter work. Provide maximum service to external and F&M Bank customers by ensuring accuracy and efficiency in processing transactions. Maintain complete technical knowledge of current Image/Item processing hardware and software. This individual works under immediate supervision and direction of the Item Processing Manager.

#### Education and Experience

- 1-2 years previous experience in item/image processing at a financial institution preferred. Related work experience with Windows and Image programs helpful. Strong problem solving and troubleshooting skills desirable.

#### Skills

- Must be able to use a 10-key by touch at the rate of 10,000 strokes per hour with an error rate of less than 1%.

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### **Project Manager: (Lodi)**

The Project Manager is responsible for planning, budgeting, overseeing and documenting all aspects of assigned projects. In this role, may work closely with senior management and stakeholders to make sure that the scope and direction of each project is on schedule and completed within agreed timeframes. Ongoing open communication on the status of projects to all stakeholders is required. Additionally, this individual will work with other business partners for support and execution of project plans. May be required to work independently, or be in charge of a team, to get the job done. This individual possesses not only organizational and controlling skills, but also the ability to listen, negotiate, solve problems, and enhance teamwork.

#### Education & Skills Required

#### Education and Experience

- A four-year college degree in related field preferred
- Certification as a project management professional (PMP) desired
- Must have emphasis in serving clients and meeting deadlines
- Must be team oriented, facilitate cooperation, and be flexible to changes
- Working knowledge of banking institution concepts, federal/state regulations, compliance, and policy and procedures preferred
- Strong problem solving, organizational, and troubleshooting skills required

#### Skills, Knowledge and Abilities

- Detail and goal oriented with strong leadership skills
- Exercise independent judgment, initiative and tact in dealing with management, supervisors, staff and vendors
- Ability to listen, negotiate and resolve conflicts
- Solid analytical skills used for problem solving and decision making
- Be able to organize projects, prioritize workflow and complete multiple tasks simultaneously and accurately
- Excellent written and verbal communication skills
- Strong math and budgeting skills
- Technical skills including proficiency in using Word, Excel, project management tools, email, Internet searches, etc.

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