

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 79-104

June 22, 1979

OFFICERS' AND EMPLOYEES' SALARY SURVEYS

TO THE CHIEF EXECUTIVE OFFICER
OF THE MEMBER BANK ADDRESSED IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

The Federal Reserve Bank of Dallas began an Officers' Salary Survey program for member banks in the Eleventh District in 1972 and expanded the program a year later to include an Employees' Salary Survey. These programs have been well received by commercial bankers in the District; approximately 350 banks participated in each survey last year.

To participate this year, your bank needs only to complete the enclosed questionnaires and return them by August 24, 1979. If you do not wish to participate, merely discard the enclosed materials as this program is voluntary, one designed strictly for your benefit. The completed forms should be returned to:

Bank and Public Information Department
Federal Reserve Bank of Dallas
Station K
Dallas, Texas 75222

Also enclosed are instruction manuals for reference in completing both surveys. One copy of each questionnaire should be retained as a work copy, and the other forwarded to us. We will, in turn, provide you the completed reports that contain extensive salary and personnel data for 31 official positions and 28 employee positions. Each position is surveyed as to average, minimum, and maximum salaries, seniority, bonus, retirement, insurance, and other incentives. For the reports to be as meaningful as possible, comparisons are made on the basis of bank size, as well as geographical location. Final data will be returned to you in time to assist with salary appraisals for the coming year.

If you have any questions, please call our Bank and Public Information Department at Ext. 6261.

Sincerely yours,

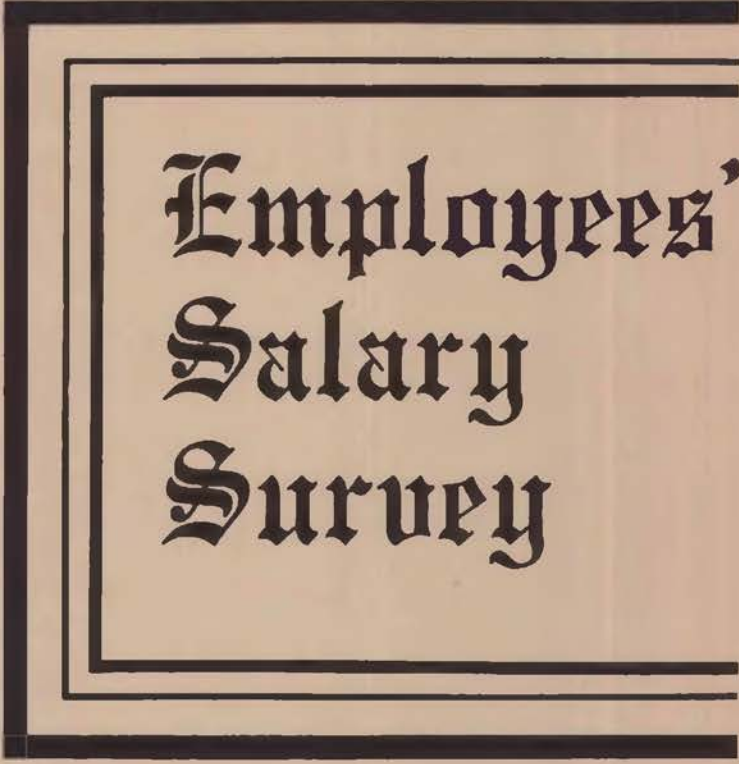
Ernest T. Baughman

President

Enclosures

Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-492-4403 (intrastate) and 1-800-527-4970 (interstate). For calls placed locally, please use 651 plus the extension referred to above.

Instruction Manual
for use in preparation of



**Employees'
Salary
Survey**

A service provided by
the Federal Reserve Bank of Dallas

Employees' Salary Survey

Instruction Manual

provided by

Federal Reserve Bank of Dallas

INSTRUCTIONS FOR PREPARATION OF EMPLOYEES' SALARY QUESTIONNAIRE

Introduction

The Employees' Salary Survey offered by the Federal Reserve Bank of Dallas is in response to interest in salary rates of various nonofficial positions in commercial banks. Twenty-eight employee positions are surveyed. The data compiled on these twenty-eight positions will provide participating member banks information based on total deposit size and geographic location. The analysis of each job will include number of employees, banking experience, median, maximum and minimum salaries, and additional compensation.

In order for the survey to provide the most meaningful information and comparative data possible, the accompanying instructions have been prepared for guidance in the completion of the questionnaire. Please prepare the questionnaire carefully in order to ensure the final accuracy and reliability of the report.

The Employees' Salary Survey Program is available to all Eleventh Federal Reserve District member banks on a voluntary, free-of-charge basis. All necessary forms will be provided. Any questions regarding the completion of the questionnaire should be directed to the Bank Relations and Services Department of the Federal Reserve Bank of Dallas.

General Instructions

The Employees' Salary Questionnaire lists twenty-eight positions to be surveyed. Not all positions will apply to each participating bank. If a position is not applicable, do not complete the data spaces to the right of the title of that position. Please report employees as whole numbers. Do not fractionally divide them between job classifications. This survey is not designed to analyze a division of an employee's time between two or more jobs. Reasonable efforts should be made to include each employee in one of the listed positions; however, if the employee's duties are so diverse as to make this impractical, then this person may be omitted from the survey. Salary figures should be reported in whole dollar amounts. Banking experience should be reported in whole yearly figures. In the event that an employee has moved from one position to another during the year he should be listed under the current position.

Job descriptions are included for all employee positions. The descriptions of the twenty-eight jobs are given on pages 3 through 13. References to these pages will help ensure the uniformity of all reporting banks.

Specific Instructions

Deposit Size. Report the total of all demand and time deposits. Use the deposit figure from the last report of condition.

Population of City in Which Bank Is Located. Report the population of the town or city in which the bank is located, not the marketing area from which the bank draws its business.

Number of Employees. (1) Report the total number of employees working in the specific position listed. The majority of an employee's time should be spent working in the job which is reported.

Reference to pages 3 through 13 of the Instruction Manual should resolve any questions regarding the job classification for a particular employee. In the event that an employee or employees do not have duties which correspond exactly to one of the job descriptions, report them under the classification or job which most closely resembles their present positions.

Total Salaries. (2) This figure should be the total of all salaries paid for a specific position. Salaries reported should correspond to the number of employees included in column one.

Minimum Salary. (3) Report the lowest salary that is actually being paid at this time in your bank for that specific position.

Maximum Salary. (4) Report the highest salary paid in your bank for that specific position. This is not the highest that can be paid but the amount that is actually being paid at this time.

Total Banking Experience. (5) Report the aggregate number of years all employees listed in column one have worked in banking regardless of changes in positions or banks.

Bonus. (6) Report dollar amounts of bonuses paid to employees in each position.

Profit Sharing, Health, and Other Insurance. (7) and (8) Report total annual amount of employer contribution for each position listed. If the exact amount of the contribution is not available, a close approximation is sufficient.

Other Compensation. (9) State yes or no depending on whether any other form of compensation is provided for the specific employee position.

Head Teller

This job involves:

1. Supervising the other tellers as well as often working in a window.
2. Training new tellers.
3. Assigning window times to the other tellers and coordinating work flow.
4. Handling unusual teller transactions.
5. Issuing sufficient cash to each teller for the day's operations.
6. Ensuring that all teller transactions are balanced at the end of the day.

Paying and Receiving Teller

This job involves:

1. Receiving deposits of cash and checks for credit to checking accounts.
2. Cashing checks and providing change for customers.
3. Issuing money orders and handling "E" Bond sales and redemptions.
4. Preparing payrolls and processing night deposits.
5. Figuring service charges.

Savings Teller

This job involves:

1. Receiving deposits and paying out withdrawals involved in savings account transactions.
2. Crediting or debiting customers' accounts by posting amounts and new balances on the bank's ledger.
3. Entering transactions in customers' passbooks.
4. Issuing money orders and periodically calculating and posting savings interest.

Note Teller

This job involves:

1. Maintaining records of commercial or instalment loans.
2. Receiving and maintaining custody of notes.
3. Disbursing proceeds of loans in accordance with instructions.
4. Accepting payments and computing interest.
5. Receiving and checking collateral.
6. Preparing and mailing past-due notices.
7. Accepting full payment or renewing the note at maturity.

Universal Teller

This job combines the duties and functions of a paying and receiving teller, a savings teller, and sometimes a note teller in order to provide the bank's customers all teller services at one window.

Executive Secretary

This employee provides complete secretarial assistance to division heads and equivalent. This job involves:

1. Making internal and external contacts for the bank.
2. Working with confidential information.
3. Relieving officers of routine duties and problems not requiring their attention and assisting them in daily operations.
4. Taking and transcribing dictation rapidly and accurately, and composing nonroutine letters and reports for official signature.

Executive Secretary (Contd.)

5. Screening incoming mail and answering correspondence within the limits of delegated authority.
6. Assisting in drafting and editing speeches.

Secretary

This employee performs diversified duties and assignments of a secretarial and clerical nature for the bank's officers. This job involves:

1. Taking and transcribing dictation.
2. Opening mail and screening incoming correspondence for proper distribution.
3. Placing telephone calls and arranging and coordinating appointments.
4. Organizing and maintaining files.
5. Performing related duties as requested.

Secretary-Receptionist

This employee is often the bank's initial contact with the public.

This job involves:

1. Greeting and directing persons to the proper destination.
2. Answering general inquiries in person and by telephone.
3. Preparing form letters and typing routine reports, records, and memorandums.
4. Performing related duties as required.

Telephone Operator

This job involves:

1. Servicing all local and long distance calls.
2. Maintaining records of long distance calls.

Telephone Operator (Contd.)

3. Performing routine clerical duties as assigned.

Proof Machine Operator

This job consists of:

1. Operating a proof machine to list, sort, and prove the dollar amount of checks, deposits, and other transaction items.
2. Sorting and proving incoming clearings and/or cash letters.
3. Preparing checks for local clearing and/or cash letters to correspondent banks and the Federal Reserve Bank.
4. Listing or supplying proof totals, checking for errors, banding and segregating groups of processed items, and operating a microfilming machine.

Bookkeeper

This job involves:

1. Sorting, examining, and processing checks, deposits, and similar original entry material and then machine posting these items to individual ledger accounts.
2. Balancing journal sheets to proof totals, locating and correcting errors, and running trial balances.
3. Performing various related and miscellaneous duties.

General Ledger Clerk

This job consists of:

1. Posting and balancing the bank's general ledger.
2. Preparing a daily statement of condition.

General Ledger Clerk (Contd.)

3. Examining, sorting, proving, and filing general ledger entries.
4. Maintaining ledger sheets and controls.
5. Performing various related duties.

Check File Clerk

This job involves:

1. Verifying each check for date, signature, and amount.
2. Filing paid checks and credits by signature and account number, while checking for cross-entries.
3. Separating unpaid items and forwarding them to proper area.
4. Checking items for stop payments and encoding errors.

General Clerk

This job consists of:

1. Performing diversified clerical assignments in any department of the bank.
2. Counting, checking, and listing securities, checks, notes or other similar items, and posting and maintaining appropriate records.
3. Typing, filing, and performing other routine clerical duties.

Supervisor-Bookkeeper

This employee supervises the operation of the bookkeeping section.

This job further involves:

1. Coordinating the daily work flow.
2. Reconciling unusual problems.

Supervisor-Bookkeeper (Contd.)

3. Training new employees.
4. Providing recommendations concerning procedures and work coordination to the departmental manager.

Senior Programmer

This job involves:

1. Working under administrative supervision and being responsible for project leadership of employees engaged in programming operations and testing of programs on computer.
2. Planning, scheduling, and directing preparation of programs to solve operational and technical problems and processing data by means of electronic computer equipment.
3. Consulting operating departments in establishing controls for ascertaining that machine results accomplish objectives. Evaluating results of machine calculations to determine if data meets the needs of problems.
4. Collaborating with Systems Analyst and others concerned in planning new computer applications. Advising officers and departments on programming problems and making studies of new or proposed revisions of programs.
5. Training operations personnel during conversion of new applications and consulting with them to see that programs function as planned.
6. Designing logic for individual programs and program systems.
7. Selecting program language, standard subroutines, and other programming aids.
8. Determining optimum equipment configuration, defining test schedules and test data requirements, and preparing and organizing program documentation.

Junior Programmer

This job involves:

1. Working under general supervision and being responsible for project leadership in developing programs for the electronic data processing system.
2. Developing block diagrams for use in translating details of an operation into a program of coded instructions for use by the computer.
3. Reviewing existing programs to make refinements, reduce operating time, and improve present techniques. Making necessary amendments that result from changes in procedures.
4. Participating in analysis, program design, coding, and other programming tasks required to produce reports or to maintain information files.
5. Preparing test data, program documentation, and logical interface between related programs.
6. Assisting in solution of operational difficulties encountered in executing programs.
7. Designing conversion procedures and assisting in training of operators and program users.

Data Processing Manager

This job involves:

1. Working under administrative supervision and being responsible to supervising officer for direct supervision of all department-related programs. Studying procedures and advising other departments regarding adaptability to computer processing.
2. Dictating correspondence for signature of supervising officer.

Data Processing Manager (Contd.)

3. Confering with management of other departments regarding electronic computer adaptation of various work procedures.
4. Reviewing departmental memorandum budget and schedule of budgeted expenses distributed from the Data Processing Department.
5. Recommending employments, transfers, salary adjustments, and dismissal of departmental employees. Preparing performance appraisals for employees directly supervised.

Computer Operator

This job involves:

1. Loading and running computer programs in accordance with detailed instructions.
2. Running standard assembly and compiling programs.
3. Utilizing standard utility programs as required by operating instructions.
4. Isolating and correcting causes of machine halts.
5. Operating magnetic tape, magnetic disk or magnetic card equipment printers, card readers, MICR reader-sorters, and off-line equipment.
6. Reconciling differences and posting computer operations logs.
7. Performing other related duties as required.

Key Punch Operator

This job involves:

1. Operating an alphanumeric key punch and key verifier, punching from source documents as required by the specific job.
2. Operating a sorter, collator, and document originating machine.

Encoding Machine Operator

This job consists of:

1. Receiving and correctly encoding improperly encoded checks accompanying cash letters.
2. Encoding amounts and listing items.
3. Arranging checks and batch control tickets for high-speed processing.
4. Performing other routine duties as directed.

Forms Control Analyst

This job consists of:

1. Revising old forms, designing new forms, and maintaining master file of standard methods of procedure.
2. Studying and evaluating needs to be served by forms.
3. Selecting materials and printing to be used in forms.
4. Receiving and processing requests for new and revised forms and reorder notices.
5. Supervising clerical staff necessary to accomplish all jobs.

New Accounts Clerk

This employee must efficiently and accurately open new accounts of both checking and savings customers. This job further involves:

1. Screening prospective customers, securing data for customer new account forms, and obtaining customers' signatures, resolutions, partnership agreements, etc.

New Accounts Clerk (Contd.)

2. Issuing pre-encoded checks and accepting orders for personal checks, deposit slips, and endorsement stamps.
3. Selling all consumer services of the bank to both new and old customers.

AUDIT CLERK

This job involves:

1. Answering confirmation requests received from bank examiners and public accounting firms.
2. Assisting in departmental audits.
3. Performing other departmental duties as required.

Credit Department Clerk

This job involves:

1. Compiling all data necessary for documentation of loan applications.
2. Completing financial spread forms taken from financial statements.
3. Assuring accuracy and completeness of data to assist management's credit decisions.

Trust Department Clerk

This job involves:

1. Performing operational activity necessary to provide trust services.
2. Having direct customer contact that involves details concerning trust arrangements.
3. Being knowledgeable of the detail necessary to service a new or ongoing trust accounts.

Management Trainee

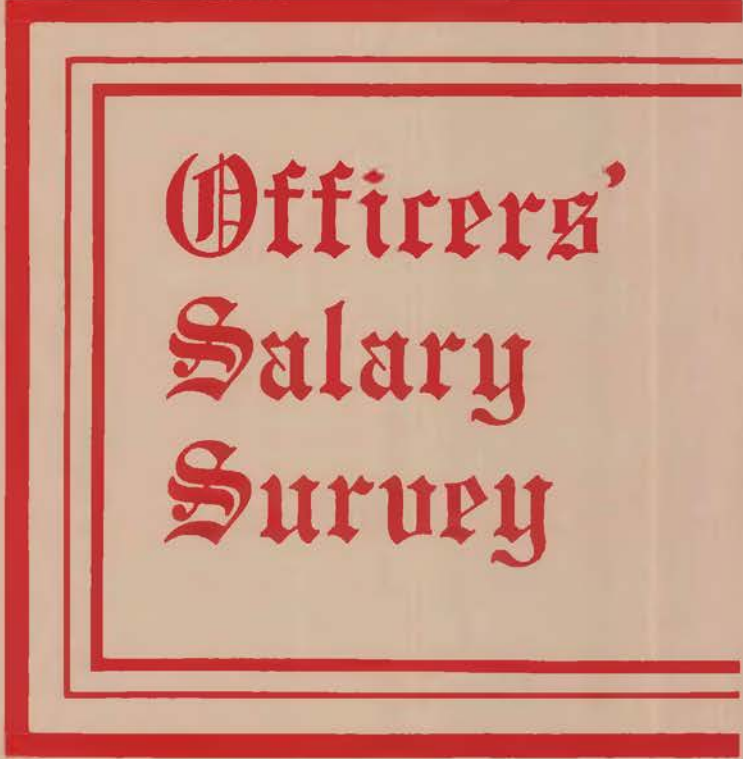
This employee rotates among various departments with the idea of broadening his knowledge of all bank operations. He has no supervisory responsibilities. He performs assignments as directed from within the department.

Custodian

This job involves:

1. Performing such duties as cleaning furniture and equipment.
2. Moving furniture, equipment, supplies, and running errands.
3. Taking care of waste material.
4. Working as a general handy man.

Instruction Manual
for use in preparation of



**Officers'
Salary
Survey**

A service provided by
the Federal Reserve Bank of Dallas

OFFICERS' SALARY SURVEY QUESTIONNAIRE

BANK NAME	DEPOSIT SIZE
CITY	POPULATION

OFFICER POSITION	1. NUMBER OF OFFICERS	WHOLE DOLLAR AMOUNTS			5. TOTAL BANKING EXPERIENCE	6. YEARS IN PRESENT POSITION	WHOLE DOLLAR AMOUNTS				11. AUTO-MOBILE		12. CLUB MEMBERSHIPS		13. STOCK OPTIONS		14. CREDIT LIFE	
		2. TOTAL SALARIES	3. MINIMUM SALARY	4. MAXIMUM SALARY			7. BONUS	8. PROFIT SHARING	9. HEALTH AND OTHER INSURANCE	10. RETIREMENT PLANS	YES	NO	YES	NO	YES	NO	YES	NO
1. Chief Executive Officer																		
2. Second Banking Officer																		
3. Auditing Officer - Senior																		
4. Auditing Officer - Assistant																		
5. Business Development Officer - Senior																		
6. Business Development Officer - Assistant																		
7. Controller - Senior																		
8. Deputy Controller																		
9. Controller - Assistant																		
10. Credit Card Officer - Senior																		
11. Credit Card Officer - Junior																		
12. Data Processing Officer - Senior																		
13. Data Processing Officer - Assistant																		
14. Instalment Loan Officer - Senior																		
15. Instalment Loan Collection Officer																		
16. Instalment Loan Officer - Junior																		
17. Investment Officer - Senior																		
18. Investment Officer - Assistant																		
19. Commercial Loan Officer - Senior																		
20. Commercial Loan Officer - Junior																		
21. Mortgage Loan Officer - Senior																		
22. Mortgage Loan Officer - Junior																		
23. Operations Officer - Senior																		
24. Operations Officer - Assistant																		
25. Personnel Officer - Senior																		
26. Personnel Officer - Assistant																		
27. Planning Officer - Senior																		
28. Planning Officer - Assistant																		
29. Trust Officer - Senior																		
30. Trust Officer - Assistant																		
31. Branch Manager																		

NAME OF PERSON TO BE CONTACTED IN CASE OF ANY QUESTIONS	DATE - MONTH AND YEAR
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INSTRUCTIONS FOR PREPARATION OF OFFICERS' SALARY QUESTIONNAIRE

Introduction

The Officers' Salary Survey offered by the Federal Reserve Bank of Dallas is in response to interest in salary rates of various bank official positions. Thirty-one official positions have been taken into consideration. The data compiled on these thirty-one positions will be used to provide participating Eleventh Federal Reserve District banks survey information based on total deposit size and geographic location. The analysis of each official position will include number of officers, banking experience, median and maximum and minimum salaries, and various forms of additional compensation.

In order for the survey to provide the most meaningful information and comparative data possible, the accompanying instructions have been prepared for guidance in the completion of the Officers' Salary Questionnaire. The questionnaire should be carefully prepared to ensure accuracy and reliability.

The Officers' Salary Survey Program is available to all Eleventh Federal Reserve District member banks on a voluntary, free-of-charge basis. All necessary forms will be provided. Any questions regarding the completion of the salary questionnaire should be directed to the Federal Reserve Bank of Dallas, Bank Relations and Services Department.

General Instructions

The Officers' Salary Questionnaire lists the thirty-one positions to be surveyed. Not all positions will apply to each participating bank. If a position is not applicable, do not complete the data spaces to the right of the title of that position. Please report officers as whole numbers. Do not fractionally split them between job classifications. This survey is not designed to analyze a division of an officer's time between two or more functions. Reasonable efforts should be made to include each officer in one of the listed positions; however, if the officer's duties are so diverse as to make this impractical, then this person may be omitted from the survey. Salary figures should be reported in whole dollar amounts. Banking experience should be reported in whole yearly figures. In the event that an officer has moved from one position to another during the year, he would be listed under his current position.

Job descriptions are included for all official positions except those of Chief Executive Officer and Second Ranking Officer. The descriptions of the other twenty-nine positions are given on pages 3 through 18. Reference to these pages will help ensure the uniformity of all reporting banks.

Specific Instructions

Deposit Size. Report the total of all demand and time deposits. Use the deposit figure from the last report of condition.

Population of City in Which Bank Is Located. Report the population of the town or city in which the bank is located, not the marketing area from which the bank draws its business.

Number of Officers. (1) Report the total number of officers working in the specific position listed. The majority of an officer's time should be spent working in the job which is reported.

Reference to pages 3 through 18 of the Instruction Manual should resolve any questions regarding the job classification for a particular officer. In the event that an officer or officers do not have duties which correspond exactly to one of the job descriptions, report them under the classification or job which most closely resembles their present position.

Total Salaries. (2) This figure should be the total of all salaries paid for a specific position. Salaries reported should correspond to the number of officers included in column one.

Minimum Salary. (3) Report the lowest salary that is actually being paid at this time in your bank for that specific position.

Maximum Salary. (4) Report the highest salary paid in your bank for that specific position. This is not the highest that can be paid, but the amount that is actually being paid at this time.

Total Banking Experience. (5) Report the aggregate number of years all officers listed in column one have worked in banking regardless of changes in position or bank.

Years in Present Position. (6) Report the aggregate number of years all officers listed in column one have been employed in current positions regardless of bank.

Bonus. (7) Report dollar amounts of bonuses paid to officers in each position.

Profit Sharing, Health and Other Insurance, Retirement Plan. (8), (9), and (10) Report total annual amount of employer contribution for each position listed. If the exact amount of the contributions is not available, a close approximation is sufficient.

Columns 11, 12, 13, and 14. State yes or no under the appropriate column for the positions reported.

AUDITING OFFICER - SENIOR

This officer heads the Auditing Division and is accountable to the Board of Directors of the bank. This position involves:

1. Directing auditing activities and personnel which provide the bank with an internal system of controls and tests to prevent or detect wrongdoing or losses through defalcations.
2. Establishing and testing controls and procedures to discourage theft and fraud.
3. Informing management of inadequate internal controls and deviations from acceptable practice.
4. Maintaining relationships with division and department heads, outside accountants, Government agencies, and examiners.

AUDITING OFFICER - ASSISTANT

This officer reports to the head of the Auditing Division and assists in coordinating the audit program for the bank. This position involves:

1. Serving as assistant division head to whom the auditing staff reports.
2. Planning, scheduling, and executing the bank's audit program.
3. Reviewing and revising auditing techniques and internal controls and recommending changes based on audit findings.
4. Investigating customer complaints.
5. Preparing the various audit reports which are made following departmental audits.

BUSINESS DEVELOPMENT OFFICER - SENIOR

This officer heads the Business Development Division. The position involves:

1. Coordinating, planning, and soliciting depository and borrowing accounts and the servicing of existing accounts as well as contacting prospective customers, both individual and corporate.
2. Supervising a staff of officers and employees who implement this officer's plans.
3. Having thorough knowledge of all bank operations, such as computer and trust services, as well as lending policy.
4. Being familiar with industries and keeping abreast of operations and changes.
5. Handling various customer contacts personally.

BUSINESS DEVELOPMENT OFFICER - ASSISTANT

This officer reports to the head of the Business Development Division. This position involves:

1. Assisting the Senior Business Development Officer in formulating and implementing divisional objectives.
2. Supervising other divisional officers and staff.
3. Having responsibility for assigning existing and prospective accounts to the specialists working in this area, and maintaining the servicing necessary to keep these accounts.
4. Being knowledgeable about all bank operations and being able to apply this knowledge in active contacts with customers.

CONTROLLER - SENIOR

This officer reports to the senior management of the bank.

This position involves:

1. Providing senior management the information necessary to maximize profits, minimize operational costs, and protect bank assets.
2. Reviewing, developing, and implementing accounting procedures and concepts to ensure compliance with laws, regulations, and internal policies which depend on accurate and timely filing of financial reports or accounts.
3. Preparing and analyzing functional studies to improve bank services and the administration of objective measurement analyses of staff requirements and performance.
4. Developing and administering fiscal policies, controls, and measurements which are used to keep senior management informed.
5. Keeping abreast of financial markets for both profit planning and special analyses.
6. Coordinating the officers and staff of his department in a manner which will make achievement of bank objectives possible.

DEPUTY CONTROLLER

This officer reports to the Senior Controller. This position involves:

1. Assisting in implementing policies and programs necessary for achieving divisional objectives.
2. Actively supervising the officers and employees of the division and organizing the work load and coordination with other departments to facilitate the preparation and analyses of reports and accounts.

DEPUTY CONTROLLER (Contd.)

3. Being thoroughly familiar with banking laws, regulations, and the bank's own internal fiscal policy.
4. Reviewing reports and time and staff studies for validity and accuracy.
5. Substituting for the Senior Controller on various divisional matters.

CONTROLLER - ASSISTANT

This officer reports to the Deputy Controller. This position involves:

1. Preparing and editing the various divisional studies and reports.
2. Having supervisory responsibility of the division's clerical staff.
3. Knowing the division's responsibilities and organizing the staff and work load to ensure that these are fulfilled.

CREDIT CARD OFFICER - SENIOR

This officer is accountable to, and reports to, the head of the Instalment Loan Division. This position involves:

1. Processing credit card applications and distributing cards to those applicants that are approved.
2. Working closely with the Instalment Loan Committee in establishing lines of credit for new card holders and adjusting lines of credit for experienced card holders.
3. Maintaining close contact with associate banks, other principal banks, and credit card associations.
4. Coordinating and supervising the collection activities and minimizing losses due to overlimits and delinquencies and determining when charges to reserve for bad debts should be made.
5. Taking proper action to ensure minimum losses from lost, stolen, wild, revoked credit cards, and other forms of fraud.
6. Dealing directly with customer service concerning credit and collection of problem accounts.

CREDIT CARD OFFICER - ASSISTANT

This officer reports directly to the head of the Credit Card Division. This position involves:

1. Working closely with the head of the division to establish and implement programs necessary for the efficient operation of the entire division.
2. Having direct supervisory responsibility for the other officers and employees in the division and ensuring that they are properly trained to perform functions in the areas assigned.

DATA PROCESSING OFFICER - SENIOR

This officer generally reports to the head of operations or the Controller. This position involves:

1. Planning and developing the bank's total data processing system which includes fulfilling each internal department's data processing requirements as well as providing services to sell to potential customers.
2. Being in charge of equipment evaluation, selection, ordering, and installation.
3. Making provisions to maintain a well trained staff at a level which will ensure accomplishment of all bank data processing requirements.
4. Developing and providing services to potential customers and servicing these customers' data processing needs after conversion.
5. Ensuring that data processing security measures are in effect to protect the bank's and customers' investments.

DATA PROCESSING OFFICER - ASSISTANT

This officer reports to the head of the Data Processing Division. This position involves:

1. Assisting the head of the division in planning and coordinating the bank's overall data processing system.
2. Maintaining the coordination between all user departments and the Data Processing Division.
3. Supervising a staff that is both highly trained and knowledgeable of divisional objectives.
4. Occasionally making presentations to potential customers and helping resolve any customer problem.

INSTALMENT LOAN OFFICER - SENIOR

This officer is responsible for, or assists senior management in, the planning, directing, and measuring of instalment loan business in order to provide a maximum return on investment. This position involves:

1. Supervising indirect loans, direct loans and collections, and coordinating with the Accounting Department and the credit card section.
2. Organizing, developing, and maintaining a competent staff.
3. Directing a program to attract and retain desirable business.
4. Establishing and implementing sound credit practices and control.
5. Evaluating current credit policies and procedures and making any alterations to ensure their validity.
6. Developing and maintaining good relations with major accounts.
7. Being thoroughly knowledgeable of various industry trends and divisional statistics.
8. Staying abreast of legislation affecting loan practices.
9. Supervising the activities of the other loan officers and staff.

INSTALMENT LOAN COLLECTION OFFICER

This officer is accountable to the head of the Instalment Loan Division. This position involves:

1. Training, organizing, and maintaining a qualified staff for both inside and outside work.
2. Working closely with the loan officers in handling delinquent accounts.
3. Applying bank policies of collection procedures to all customer contacts to protect the bank's interests.

INSTALMENT LOAN OFFICER - JUNIOR

This officer reports to the head of the Instalment Loan Division. This position involves:

1. Making and servicing all types of instalment loans.
2. Handling a high rate of interviews and developing all of the support credit work.
3. Accounting for the interest rate, terms, amount, and granting or denying loans handled.
4. Generating new business from present customers, customer referrals, or through external solicitation and development of business relationships.

INVESTMENT OFFICER - SENIOR

This officer is responsible for direction of all the bank's investment activity. This position involves:

1. Directing the Government trading account and purchases and sales of other securities.
2. Handling money market operations and the cash position of the bank.
3. Organizing and training a staff to assist customers and correspondent banks in investing temporary cash funds in various securities, commercial paper, bankers' acceptances and certificates of deposit, and handling repurchase agreements.
4. Advising customers on trading in secondary market issues and wholesale and retail bond sales and providing bond appraisals and counseling services.
5. Obtaining the maximum use of available funds at minimum cost to the bank in its cash position.
6. Overseeing the bank's accounts with others, including the reserve account at the Federal Reserve Bank.

INVESTMENT OFFICER - ASSISTANT

This officer reports to the head of the Investment Division. This position involves:

1. Assisting the head of the division in training and supervising a staff competent to handle all facets of the investment function while producing a maximum yield at minimum cost.
2. Helping to maintain customer and correspondent accounts and services to ensure continued good will.
3. Being familiar with all instruments as to security, negotiability, liquidity, and yield spread at any given time.

COMMERCIAL LOAN OFFICER - SENIOR

This officer is responsible for the overall management of the Commercial Loan Division. This position involves:

1. Designing, developing, and implementing a commercial loan management information system which has the capability of evaluating the loan portfolio as to composition, liquidity and profitability, and projecting this information into the future to provide a basis for making better loan decisions.
2. Servicing all commercial loans including proceeds, content, acceptance, valuation, safekeeping and release of collateral, and the maintaining of proper accounting records and controls.
3. Counseling the officers of the loan staff as to proper commercial loan procedure and on particular loans for which the collateral will be of an unusual nature.
4. Organizing and maintaining a competent commercial loan staff.

COMMERCIAL LOAN OFFICER - JUNIOR

This officer reports to the head of the Commercial Loan Division. This position involves:

1. Making and servicing all types of commercial loans.
2. Actively seeking and promoting new commercial loans.
3. Proper handling of customer relations when promoting new loans or servicing existing loans.
4. Being familiar with all types of collateral and methods or means used to secure commercial loans.

MORTGAGE LOAN OFFICER - SENIOR

This officer reports to senior bank management. This position involves:

1. Making and servicing real estate loans secured primarily by mortgages or other liens.
2. Being cognizant of all Federal and state regulations regarding these types of loans.
3. Managing the purchase or sale of real estate mortgage loans in the bank's portfolio.
4. Advising the bank's Loan Committee as to the propriety of each loan.
5. Being thoroughly familiar with interest rates and various types of collateral.
6. Supervising the mortgage loan staff in conducting all background investigations necessary for ensuring the success of the loan.
7. Directing personnel in a program of actively seeking and promoting the bank's mortgage loan potential.

MORTGAGE LOAN OFFICER - JUNIOR

This officer reports to the head of the Mortgage Loan Division. This position involves:

1. Supervising the clerical staff to see that the work is efficiently completed.
2. Being thoroughly knowledgeable about interest rates, Government regulations, and collateral requirements.
3. Actively promoting the bank's real estate loan function and soliciting loans regularly.

OPERATIONS OFFICER - SENIOR

This officer directs the operations of the bank in a manner that will contribute to the growth and increased profits of all functions.

This position involves:

1. Directing a staff that supports and advises the public relations and general banking services, customer deposit services, credit administration, savings function, and the internal training program.
2. Accounting for profit planning and Cashier function.
3. Recommending changes and methods of operation and marketing.
4. Proposing new services that will improve bank profits and customer relations.
5. Maintaining custody of the bank's capital stock and its stockholder proxies and stock ledger, administering the oath of office to new directors, and ensuring the bank's conformity to pertinent rulings and regulations.

OPERATIONS OFFICER - JUNIOR

This officer reports to the head of operations. This position involves:

1. Assisting the head of operations in planning and supervising all areas in their scopes of operation.
2. Supervising the officers and staff of the division to ensure achieving the divisional objectives.
3. Being familiar with all functions of the bank.
4. Substituting for the head of operations in his absence.

PERSONNEL OFFICER - SENIOR

This officer generally reports to either the Controller or the head of operations. This position involves:

1. Providing the organizational and development programs that will ensure continuing manpower resources in the number, type, and quality necessary to conduct the bank's present and future business.
2. Supervising the staff which performs the functional activities of recruitment, selection, and placement of all candidates for employment.
3. Administering salary and benefit policies and programs, training and development, communications, and compliance activities.

PERSONNEL OFFICER - ASSISTANT

This officer reports to the head of the Personnel Division.

This position involves:

1. Assisting the division head in planning the policies and programs necessary to fulfill the division's objectives.
2. Ensuring the success of these policies and programs by actively supervising the officers and employees of the division.
3. Being familiar with all laws and regulations requiring compliance.
4. Serving in place of the senior officer in his absence.

PLANNING OFFICER - SENIOR

This officer heads the Planning Division and is accountable to senior bank management. This position involves:

1. Directing the overall activities of the division in such a manner as to ensure the achievement of all divisional goals.
2. Dealing with training programs, development programs, appraisal systems, and compensation.
3. Coordinating with other division heads to see that the planning programs are understood and used in an effective manner.

PLANNING OFFICER - ASSISTANT

This officer reports to the head of the Planning Division.

This position involves:

1. Working with the head of the division to ensure that all planning programs are successful.
2. Managing the staff of analysts and clerical help.
3. Accounting for work measurement, staffing, and system and service programs.
4. Supervising the development of performance standards by which individual and group effectiveness may be evaluated.

TRUST OFFICER - SENIOR

This officer heads the Trust Division's operations. This position involves:

1. Supervising the production of new business for trust services and the administration of existing trusts and probate and agency accounts.
2. Developing a competitive and prudent investment policy to conserve the corpus of accounts.
3. Directing the administration of employee benefit plans.
4. Coordinating all divisional functions to produce efficient and competent account administration to meet the needs of customers and minimize bank liability.
5. Ensuring that the manpower needs of the trust function are met.

TRUST OFFICER - ASSISTANT

This officer is responsible to, and reports to, the head of the Trust Division. This position involves:

1. Assisting in the supervision of all trust and trust investment operations.
2. Actively directing Trust Division personnel in both operational activity and customer contacts.
3. Being knowledgeable of trust laws, rules, and statutes of regulatory agencies.

BRANCH MANAGER

This officer reports to the Vice President in Charge of Branches.

This position involves:

1. Accounting directly for all functions of the branch.
2. Training and developing a staff, official and nonofficial, that is competent to achieve the branch's objectives.
3. Promoting business development and maintaining deposit services, credit administration, community relations, and all other operations of the branch facility.