

The Eastern Colorado Bank
RETAIL DEPOSIT OFFICER JOB DESCRIPTION

TITLE:	Retail Deposit Officer	LOCATION:	Eastern Colorado Branches: Burlington, Cheyenne Wells, Kit Carson, Limon, and Sharon Springs, KS
FLSA:	Exempt/Officer	REPORTS TO:	Chief Operations Officer (COO)
SEGMENT:	Operations	SALARY RANGE:	\$55,000-\$60,000
CATEGORY:	Full Time	TRAVEL REQUIRED	50-75%
SHIFT:	Varies by branch (7:45am-5:15pm)	DATE:	August 12, 2026

The Eastern Colorado Bank is seeking a full-time Retail Deposit Officer to work in all five (5) of the Eastern ECB offices. We are looking for an outgoing person comfortable with maintaining and coordinating their own work efforts, multitasking, and having flexibility in their duties.

Applicant must have a minimum of the following experience:

- 1) Five (5) years of banking experience in deposit operations.
- 2) Has earned a bachelor's degree in a related field (Finance, Business or Accounting) or has four or more years in a management position in that field.
- 3) High comfort level with computers required.
- 4) Two (2) or more years of experience managing staff.

ESSENTIAL DUTIES OF THE RETAIL DEPOSIT OFFICER POSITION

The Retail Deposit Officer will assist the COO in the effective management of the five Eastern Colorado and Western Kansas branches. The Officer will be involved in the development and ongoing management of new products, services and the procedures and practices that accompany them.

1. Manage branch locations as requested when Branch Management is on leave or attending bank functions
 - a. Directly oversee staff and open/close the branch
 - b. Assist in all branch operational tasks as needed
2. Serve as a second officer as needed in branch locations as requested by Branch President/COO
3. Assist the COO in Business Development tasks, including but not limited to:
 - a. Support Requests for Proposals (RFPs) for Depository Services
 - b. Attend Business Development meetings as requested
4. Assist the COO in operational projects, including but not limited to:
 - a. Development and maintenance of new and existing operational procedures
 - b. Assist in the development of and conduct training for other operational personnel in new products/procedures and ongoing training
 - c. Assist in implementation of new products as requested
5. Perform all duties expected of a Relationship Banker in a back-up capacity role.
 - a. Work in conjunction with office staff to develop new deposit relationships with businesses and consumers
 - b. Open deposit accounts for business and consumer customers including but not limited to all Demand Deposit Accounts, MMDAs, Individual Retirement Accounts (IRAs), Health Savings

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Accounts (HSAs), Certificate of Deposit Accounts (CDs), Trust Accounts and Savings Accounts

- c. Enroll and train customers on Digital Banking Products
- d. Educate customers as needed on new and existing products and services
- e. Field incoming phone calls, directing them to appropriate bank personnel
- f. Field and research customer inquiries
- g. Maintain a cash drawer when needed for cash transactions

ESSENTIAL DUTIES OF BEING A PART OF THE EASTERN COLORADO BANK TEAM

- 1. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
- 2. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.

LOCATION HOURS

This position's hours will vary based on location and expected role, typically 7:45am – 5:15 p.m.

SUPERVISORY RESPONSIBILITY

The Retail Deposit Officer will not have any direct reports for management, but will assist the Branch President, Branch Managers and Branch Leaders in the management and oversight of all employees in Deposit Operations in Eastern Colorado and Western Kansas branches.

MINIMUM REQUIREMENTS

- 1. Applicant must be willing to load applications (apps) on their personal cell phone for multi-factor authentication and other restricted user access purposes. Applicant agrees to bring their personal cell phone to work daily to perform these limited functions, while abiding by our acceptable use policy on cell phone usage. These applications will have no tracking or monitoring capabilities.
- 2. Excellent organizational and time management skills.
- 3. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, draft reports, correspondence, and procedures, and speak clearly to customers and employees.
- 4. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- 5. Ability to work with little or no supervision while performing duties.
- 6. Due to elevated level of travel, current driver's license and a vehicle with appropriate insurance coverage.

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Management reserves the right to change this position description at any time according to business needs.

The Eastern Colorado Bank is an Equal Opportunity Employer, Gender/Minority/Veterans/Disabled.