

**Evergreen Credit Union**  
**Structured Compensation - Job Description**  
**Deposit Operations Fraud Specialist**

Data Year: 2023

Prepared On: 04/28/2023

---

Department:	Deposit Operations	Grade:	6
Reports To:	VP, Deposits Operations	Classification:	Non-Exempt
Supervises Direct:	0	Supervises Indirect:	0
Approved By:		Effective Date:	06/01/2023
		Revised Date:	04/28/2023

**Role:**

The Deposit Operations Fraud Specialist is the principle contact for credit union staff via the telephone, email, or other designated third-party applications (such as TEAMS) providing enthusiastic, professional, and courteous service. The Deposit Operations Fraud Specialist will be responsible for creating and managing cases within Verafin and working with local law enforcement or other agencies as needed. The Deposit Operations Fraud Specialist is responsible for handling disputes, fraud claims and monitoring for fraud prevention and trends. The fraud representative is responsible for the dispute functions and will implement strategies to mitigate fraud losses.

**Essential Functions & Responsibilities:**

- E 40% Conducts investigations of fraudulent activity to ensure minimal loss to the organization.
- E 20% Coordinates recovery of losses due to fraudulent activity.
- E 15% Educates credit union employees to identify and respond to potential security violation situations.
- E 10% Acts as liaison to local, state, and federal law enforcement agencies.
- E 10% Prepares various reports for management to update status of current investigations.
- E 5% Performs other job-related duties as assigned.

**Performance Measurements:**

1. Handles all fraud/scam claims reported made by members, questioning of members to gather information, working with law enforcement, issuing of provisional credits when justified, filing of insurance claims as needed.
2. Assists Evergreen staff in completing required forms, account changes, etc.
3. Monitors outstanding requests against timeline requirements for provisional credit or completion of the investigation.
4. Creates and maintains records for the credit union, including journals and correspondence.
5. Coordinates with accounting for daily and monthly settlement reports for fraud losses.
6. Creates monthly, quarterly, and annual reports for management.
7. Must comply with applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
8. Ensures that all procedural steps are completed in a timely and accurate manner for all disputes and fraud claims.
9. Completes all other tasks, assignments or functions as assigned and/or required.

**Knowledge and Skills:**

---

Experience	One month to twelve months of similar or related experience.
Education	A high school education or GED.
Interpersonal Skills	Work involves contact with persons beyond immediate associates regarding routine matters for the purpose of giving or obtaining information which may require some discussion. Outside contacts take the form of service to the public (members or vendors), requiring ordinary courtesy in providing assistance and information.
Other Skills	Good communication skills are essential. The ability to work proficiently with the various Credit Union software platforms is necessary. Such platforms include Episys, Client Work Station, and Microsoft Office.
Physical Requirements	Ability to sit at a desk and work on a keyboard for the majority of the workday.
Work Environment	Office setting.

**This Job Description is not a complete statement of all duties and responsibilities comprising the position.**

-----  
Printed Employee Name

-----  
Date

-----  
Employee Signature