



EKU Banking and Finance Meetup

April 6, 2017

List of Firms Attending

Baldwin CPA's, LLC

www.baldwincpas.com

Bankers Service Corporation

www.bankersservice.com

Chase Bank

www.chase.com

Citizens National Bank of Somerset Kentucky

www.cnbsomerset.com

FAHE

www.Fahe.org

Federal Reserve Bank of Cleveland

www.clevelandfed.org

Fifth Third Bank

www.53.com

First Southern National Bank

www.fsnb.net

Peoples Bank of Madison County

www.whitakerbank.com

PNC Bank

www.pnc.com

The Office of The Comptroller of The Currency

www.occ.treas.gov

US Bank

www.usbank.com



EKU Banking and Finance Meetup Job Postings



Office of the Comptroller of the Currency Position: Entry-level Bank Examiner

As an entry-level bank examiner, you will begin your career in Midsize and Community Bank Supervision as an Assistant National Bank Examiner. This experience provides the foundation for learning the practical aspects of bank supervision. Examiners experience unparalleled exposure to the financial services industry and are respected advisors to the industry they regulate.

Examiners interact with all levels of bank management and complete a wide range of analytical and bank supervisory activities at bank and Office of the Comptroller of the Currency (OCC) offices. They use a risk-based examination approach to assess a bank's condition and identify potential problems. Assignments cover all areas of banking, including loans, investments, interest rate risk, capital, earnings, liquidity, consumer protection programs, information technology and cyber security programs, asset management, and compliance with banking laws and regulations. Through a program of continuing education and career development, OCC examiners expand their knowledge and skills. They apply their technical expertise and interpersonal skills in an industry with increasingly sophisticated products and services.



US Bank

Hiring for Tellers, Bankers & Management, Part-Time Positions also available please visit a local branch or www.usbank.com



Position 1: Paid Internship: Mortgage Loan Servicing Compliance Research and Evaluation Project

Project Period: May 2017 – August 2017

Location : Fahe; Berea KY

Department: Finance

Supervisor: Brittney Murphy

Qualifications: *(Program, Area of Study, GPA, Class level considered)*

Business, Banking, or Accounting Area of Study preferred, 3.5 GPA or higher desired

Compensation: Stipend of \$5700 for internship period (May – August 2017)

Goal of the Project: Assist in developing a compliance framework for Fahe's Loan Ser be used as a tool to ensure Fahe is servicing loans in compliance with all State and Fed framework will incorporate all Federal Regulations and have a section for each state in v brief overview of the states in which Fahe is not licensed and any quirks that Fahe shou adding a state. The result will be an analysis tool to identify any weaknesses in Fahe's s recommend improvements, providing a quick guide for decision making, as well as crea for Fahe to maintain the framework and perform an analysis on an annual basis.

Objective (1) of the Assignment: *Develop framework for Federal & State loan servicin*

Fellow Activities:

1. Develop research plan for completion of the Framework, including federal and state a
2. Identify states in which Fahe is licensed to service loans.
3. Research & summarize Federal requirements for servicing loans.
4. Research & summarize State Regulations for states in which Fahe is licensed to serv
5. Create a system to organize this information.
6. Research (much more briefly) states in which Fahe is not licensed the licensing requi requirements.

Objective (2) of the Assignment: Perform an analysis of the current loan servicing pro comparison to State & Federal requirements.

Fellow Activities:

1. Review Federal servicing requirements against Fahe procedures.
 - a. This will require working with the Loan Servicing & Finance Departments and procedures lined out for each.
 - b. Create a summary of any areas of weakness.
2. Review State specific regulations against loans we service in that state.
 - a. This will require working with the Loan Servicing & Finance Departments and procedures lined out for each.
 - b. Create a summary of any areas of weakness.
3. Write their recommendation of changes (if any) needed to be in compliance with State & Federal Regulations.

Objective (3) of the Assignment: *Develop annual review tool which will outline a method to update for any changes in regulations.*

Fellow Activities:

1. Make recommendation for easiest way for Fahe to maintain this tool on an ongoing basis.

2. Give feedback of the complexity of becoming licensed in other states and which states have onerous servicing requirements.

Fahe is an Equal Opportunity Employer.

Email resume with references, transcript, and cover letter by MARCH 24, 2017 to hr@fahe.org.

Must list "FINANCE INTERN" in the subject line of email for consideration for this position.

Fahe seeks applicants who can bring diverse viewpoints, experience, talents, and culture to promote our mission to eliminate persistent poverty in Appalachia through Leadership, Education, Housing, Advocacy and Communication.

Position 2: Staff Accountant (Full Time)

FAHE is currently accepting applications for a Staff Accountant here in our home office in Berea, Kentucky.

Responsibilities for this position include:

- A/P and A/R entries
- Daily & monthly bank reconciliations
- General ledger journal entries
- Fixed asset tracking
- Prepaid tracking
- Assisting in month end closing
- Daily reconciliation of GL to Loan Servicing software
- Tracking and monitoring financial information
- Maintaining electronic and paper file systems.

Requirements for this position include

- Associate's degree with 2 years' experience in an office setting
- Or Bachelor's degree in Accounting
- Ability to work independently and collaboratively
- Excellent communication skills
- Great organizational skills
- Knowledge and proficiency working with MS Office applications.

FAHE is an Equal Opportunity Employer seeking applicants who can bring diverse viewpoints, experience, talents, and culture to promote our organization's mission of creating affordable, sustainable housing opportunities in Central Appalachia. We offer a diverse work environment with competitive salaries and excellent benefits.

Please send resume and cover letter to Fahe; Attn: Human Resources PO Box 908, Berea, KY 40403; or hr@fahe.org.





Fifth Third Bank Job Description 1

DIVISION: Retail

JOB CODE: N6038

DATE: April 2015

FLSA STATUS: Non-exempt

TITLE: Retail Personal Banker Associate I

GENERAL FUNCTION: Selected candidates are intended to become a Retail Personal Banker I after completing a 4-8 week on-boarding and education program that includes rotations in Operations and Sales & Service. There will be a certification at the conclusion of the program to provide selected candidates the opportunity to demonstrate skills necessary to successfully perform a role within the Retail Personal Banker job family.

The Personal Banker I is a Financial Center position focused on using the consultative sales process to proactively identify and meet the financial needs of customers or prospects. The Personal Banker I maintains focus on acquiring new households and/or deepening existing customer relationships through a variety of activities, including but not limited to lobby leadership (Financial Centers) or aisle time (Bank Marts) and tele-consulting. This role is responsible for processing teller transactions as well as working as a member of the platform staff.

Responsible and accountable for risk by openly exchanging ideas and opinions, elevating concerns, and personally following policies and procedures as defined. Accountable for always doing the right thing for customers and colleagues, and ensures that actions and behaviors drive a positive customer experience. While operating within the Bank's risk appetite, achieves results by consistently identifying, assessing, managing, monitoring, and reporting risks of all types.

ESSENTIAL DUTIES & RESPONSIBILITIES:

Sales/Goals Function:

- o Use the consultative sales process and Financial Needs Assessment to build a thorough customer profile and identify current and future financial needs.
- o Maintain an in-depth knowledge of Retail consumer and small business products/services and recommend appropriate solutions using our value proposition.
- o Utilize CAMP and other approved Marketing tools to proactively reach out to customers and set appointments for periodic financial reviews.
- o Primarily focused on cross-selling to existing customer base and engaging in outside sales activities (i.e. Membership Advantage onsite presentations, business sales calls, community financial literacy events, etc.) as directed.
- o Establish close working relationships with assigned Business Partners (Mortgage, Small Business, Commercial and Investment), referring customers when appropriate to provide timely, and holistic financial solutions.
- o Consistently meet/exceed customer experience and individual/team production goals and enhance year-over-year revenue growth as measured by the Financial Center P&L.
- o Provide guidance to CSRs with respect to the sales and referral process.

Customer Service:

- o Promote customer satisfaction with a friendly, helpful demeanor and professionalism.
- o Act with confidence by answering customer questions and owning customer issues.
- o Maintain a position of trust and responsibility by keeping all business confidential.
- o Follow the Bancorp Code of Business Conduct and Ethics and other related policies, maintaining ethical behavior at all times.

Bank Operations:

- o Adhere to established policies and procedures while opening/servicing the full range of Retail

All the above duties and responsibilities are essential job functions for which reasonable accommodation will be made. All job requirements listed indicate the minimum level of knowledge, skills and/or ability deemed necessary to perform the job proficiently. This position description is not to be construed as an exhaustive statement of duties, responsibilities or requirements. Employees may be required to perform any other job-related instructions as requested by their supervisor, subject to reasonable accommodation.

Fifth Third Bank

Job Description 2

DIVISION: Retail

JOB CODE: N6038

DATE: April 2015

FLSA STATUS: Non-exempt

TITLE: Retail Personal Banker Associate I products.

o Participate in the consumer loan and bankcard process, owning sourced loans from application through closing.

o Participate in the opening/closing process of the Financial Center or Bank Mart as directed by the Financial Center Manager.

o Keep up to date on Retail procedures in place to mitigate fraudulent activity and unnecessary risk or exposure.

SUPERVISORY RESPONSIBILITIES: None.

MINIMUM KNOWLEDGE, SKILLS AND ABILITIES REQUIRED:

. College degree or work experience providing transferrable skills, or, combination of education and experience. Experience in the financial industry preferred.

. Demonstrated ability to develop comfort level with sales activities designed to acquire new consumer household and small business customers and/or cross-sell to established customers.

. Must be able to demonstrate understanding of advanced math functions that will allow for analysis of credit and financial information.

. Ability to professionally represent Fifth Third Bank in terms of appearance and verbal/written communication.

. Demonstrated ability to develop a working knowledge of Retail policies and procedures in order to utilize good judgment in making sound decisions.

. This position requires S.A.F.E. Act registration at the time of employment through the Nationwide Mortgage Licensing System (NMLS). The NMLS web site (mortgage.nationwidelicencingsystem.org) provides the MU4R questions and registration required for employment in this position.

WORKING CONDITIONS:

. Normal office environment.

. Extending viewing of computer screens.

. This program will require the ability to travel within the affiliate for training as well as scheduling flexibility.

. Travel outside of the affiliate will be required for various classroom training sessions.

All the above duties and responsibilities are essential job functions for which reasonable accommodation will be made. All job requirements listed indicate the minimum level of knowledge, skills and/or ability deemed necessary to perform the job proficiently. This position description is not to be construed as an exhaustive statement of duties, responsibilities or requirements. Employees may be required to perform any other job-related instructions as requested by their supervisor, subject to reasonable accommodation.