

Financial Services Professional Level Opportunities - Common Skills/Competencies Matrix

(Updated as of 12-22-03)

Job Descriptions – specific responsibilities of positions may differ among various institutions.

Entry Level (EL) Professional – Positions do not require experience or specific undergraduate degrees.

Job Title	Brief Description of Job Duties
Analyst I	Performs basic analysis of financial data, which involves gathering, summarizing, communicating and distributing financial and statistical information under moderate supervision.
Trainee Programs in various Finance Disciplines	<p>Corporate Banking Development Program – participant gains general understanding of the organization, all aspects of credit analysis and develops credit analysis skills; Analyzes financial condition of an entity and identifies structural risks in a credit request to assist management in making sound credit decisions.</p> <p>Finance Training Program – participant gains knowledge of the organization and a broad understanding of the financial theories, systems, practices and applications of Finance; Performs basic to complex analysis of financial data.</p> <p><i>Programs vary among financial institutions</i></p>

First Level (FL) Professional – Positions require undergraduate degree and/or equivalent business experience.

Job Title	Brief Description of Job Duties
Accountant I	Assists in the preparation of consolidated financial statements and footnotes; Assist in the preparation and analysis of monthly, quarterly, and annual reporting; Reconcile and monitors assigned balance sheet accounts on a monthly basis; Code and enter various accounting entries into the system; Review operating methods and procedures to promote efficiencies. Maintain up-to-date written procedures for all assigned responsibilities; Assist with special projects as needed.
Staff Accountant II	Assist in the preparation of consolidated financial statements; monthly, quarterly, and annual reporting; and general ledger account analysis for year-end audits. Assist in the analysis of various general ledger accounts detailing major items and significant variances for review at management meetings. Monitor, research and process expense accruals to apply the matching principle to the consolidated financial statements. Prepare the necessary journal entries as a result of inquiry or research which will accurately reflect activity. Code and enter various accounting entries into the accounting system. Assist in the reconciliation and maintenance of balance sheet accounts. Develop an understanding of GAAP, SEC and NASD reporting requirements. Assist in the research of various regulatory/reporting requirements.
Actuarial Analyst	Provides technical support in a variety of actuarial activities. May ascertain premium rates, cash reserves and liabilities. First level position in a series of classifications for the actuarial career ladder.
Business Staff Analyst	Responsible for the resolution of a variety of administrative, systems, and business operations problems and participation in related projects. <i>(Virtually always filled with internal candidates.)</i>
Credit Analyst	Prepare and spread financial statements to support borrower's credit worthiness; Make recommendations in support of least liability to the Bank; analyze industry and economic conditions to aid in quality of lending decisions; monitor credit quality/overdrafts; monitor construction loans to avoid overruns. Occasional Travel.
Programmer Analyst	Participate as a team member in the analysis, design, programming, testing and implementation for the development of new systems, enhancements to existing systems, and production support.

Auditor	Assist with performing operational reviews (including internal control evaluations and tests of controls), compliance testing and onsite reviews of proprietary clients and third party vendors as assigned; Identifies and documents audit findings and discuss with audit management to correct deficiencies identified through audit testing; Assist in the performance of special reviews as assigned; Ensures that documentation is complete and accurate and supports the conclusions; Ensures that deadlines are met and report any budget issues. Responsible for maintaining professional competence through a review of current accounting/auditing and mutual fund industry literature and by attendance of relevant seminars, conferences and training sessions. Responsible for personal conduct in accordance with the Federated Internal Audit Charter and the Standards for the Professional Practice of Internal Auditing. Occasional Travel.
Branch Manager	Develops branch team to consistently exceed branch sales and/or service goals for growth in all banking services and products. Anticipates customer needs, recommends appropriate products/services, and avoids problems. Oversees, develops and coaches branch team to proactively maximize every opportunity to assist customers with all types of sales and/or service related issues and concerns. Provides sales and/or service leadership to ensure organization growth. Oversees branch operational audit compliance with team members. Responsible for HR related functions including hiring, branch training, termination and discipline of teller and platform staff. Demonstrates a thorough understanding and knowledge of competition and competitor's product offerings. Manages visibility and recognition of organization in the community for the benefit of both.
Assistant Branch Manager	Assist in the supervision and coaching of the franchise team in all aspects of sales, service and operations. Assist in the hiring, training and retention of a highly qualified franchise team. Provide sales leadership to ensure franchise growth through personal example and regular monitoring of team sales results. Consistently ensure the delivery of World Class service. Effectively manage franchise profit and loss objectives and franchise risk.
Lead Call Center Rep	Responsible for overseeing sales/service delivery of bank products via inbound and outbound telephone presentations in a team environment, with an emphasis on a high level of customer service delivery and benefits counseling. Create cross-sell and up-sell opportunities. Ensure timely and quality service deliverables for all documentation resulting from customer requests and sales. Can lead sales or service teams.
Licensed Financial Specialist	Sell branch products and build customer relationships so that the branch achieves goals in unit sales, volume and outstanding growth. Sales & service activities including profiling, teleconsulting, customer retention and outreach. Accountable for generating sales volume in consumer lending, small business lending, personal and business deposits and related products. Licensed to provide financial consulting and sell non-insured financial products.
Underwriter	Oversees and approves the calculation of renewal rates and the pricing of benefit changes for groups with special rating and/or financial arrangements. Responsible for rating a large book of business, interpreting and applying policy.

Second Level (SL) Professional – Positions require undergraduate, graduate and/or significant experience.

Job Title	Brief Description of Job Duties
Senior Auditor	Assist Audit Management in planning and administering operational audits; Perform various phases of process audit focusing on identifying and evaluating internal controls and performing audit program testing; Assume the role of auditor-in-charge as assigned; Lead on-site engagements of proprietary clients; Perform assigned fund audits and other more complex audits in accordance with established audit programs and professional standards; Make recommendations to correct deficiencies identified through audit testing; Assist less experienced auditors with audit work; Assist in the performance of special reviews as assigned; Review audit programs and audit approach and make recommendations for improvements; Remain current on Internal Audit practices/issues through literature and attendance at appropriate conferences and seminars; Perform other duties as assigned in order to meet the overall objectives of the Internal Audit Department. Occasional Travel.
Business Banking Relationship Manager	Manage and grow significant commercial loan/deposit customer portfolio with focus toward developing deep meaningful relationships. Maintain active business development effort through prospect calling, referral source cultivation and community involvement. Timely recording of sales calling and new business production results for tracking and management reporting. Negotiate loan requests and approve credits within given authority. Present credit offerings to senior management and be able to respond knowledgeably and confidently to management questions and requests for information.

Client Advisor or Financial Consultant	Sales and relationship contact for existing and new low to high net worth clients. Prospects for new clients and opportunities for additional business from existing clients. Develops & maintains solid working relationships w/ branch personnel in assigned territory. Identifies and coordinates appropriate team of experts for relationship. Adheres to all procedural requirements including completion of appropriate documents to establish investment accounts in good order & timely submission.
Commercial Lender	Manage, grow and retain commercial loan/deposit customer portfolio (new and existing business respectively), to achieve profit and growth objectives. Prepare and service loans; Determine credit worthiness of customers through Bank support areas; Negotiate loan requests and approve credits w/in given authority. Monitor loan performance in order to reduce risk; present new loan at loan committee; promote organization's image in community and attend community events.
Investment Advisor	Generates and maintains Investment and/or Trust revenues and ensures customer satisfaction and retention by analyzing Investment and/or Trust objectives. Develops complex money management portfolios utilizing Investment and/or Trust policy, research and department recommendations; and consistently reviews money management accounts on a regular basis. Provides ongoing, proactive communication to client and expands revenues by proactively interacting with customers to identify broad range of needs and sell appropriate money management products to both existing and new customers.
Management Development Programs	Management Development Trainee Program – participant learns to provide sales leadership to ensure franchise growth through collaboration in creating and implementing the annual business plan, assisting in the development of measurable goals and regularly coaching, monitoring and evaluating individual sales; Meet/exceed individual sales goals and model effective sales skills; Consistently adhere to bank's code of ethics, policies and procedure regarding branch operations. Travel and extended hours. <i>Programs vary among financial institutions.</i>
Trust Advisor	Serves as the expert and team member in high revenue fiduciary (trust) accounts, estate planning or selected agency accounts. Serves as the primary relationship manager where fiduciary agreements govern the relationship. Execution of the terms of any plan or document in which the organization serves as trustee, executor or agent.

Common Skills

Core Skills & Competencies Required	Analyst I	Trainee Programs in various Finance Disciplines	Accountant I	Staff Accountant II	Actuarial Analyst	Business Staff Analyst	Credit Analyst	Programmer Analyst	Auditor	Branch Manager	Assistant Branch Manager
Adaptability				✓						✓	✓
Analytical Skills/Problem Solving	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Attention to Detail	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Math Skills/Math Aptitude		✓					✓			✓	✓
Oral Communications	✓	✓	✓				✓		✓	✓	✓
Written Communication Skills	✓	✓	✓				✓		✓	✓	✓
Computer Programming Languages						✓		✓			
Customer Service Orientation		✓			✓	✓		✓		✓	✓
Interpersonal Communications		✓		✓					✓	✓	✓
Judgment/ Decision Making		✓		✓	✓		✓		✓	✓	✓
Knowledge/technical expertise of specific industry (e.g. Health Insurance, financial services, Retail Banking, investment & trust)	✓	✓			✓		✓		✓	✓	✓
Leadership/Management										✓	✓
Organizational Skills/Multi-Tasking		✓	✓	✓	✓	✓	✓	✓		✓	✓
Basic PC Skills			✓		✓				✓	✓	✓
Advanced PC Skills	✓	✓	✓	✓	✓						
Presentation Skills		✓									
Project Management		✓					✓		✓	✓	✓
Relationship Management Skills		✓								✓	✓
Results Oriented		✓								✓	✓
Risk Analysis		✓			✓		✓				
Sales & Service										✓	✓
Team Work/Team Orientation			✓	✓		✓		✓	✓	✓	✓
Time Management		✓				✓		✓		✓	✓
Work Independently		✓							✓	✓	✓

Core Skills & Competencies Required	Lead Call Center Rep	Licensed Financial Specialist	Under writer		Senior Auditor	Business Banking Relationship Manager	Client Advisor/ Financial Consultant	Commercial Lender	Investment Advisor	Management Development Programs	Trust Advisor
Adaptability		✓				✓		✓		✓	
Analytical Skills/Problem Solving	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
Attention to Detail		✓	✓		✓	✓		✓		✓	
Math Skills/Math Aptitude		✓	✓					✓		✓	
Oral Communications	✓	✓			✓	✓	✓	✓	✓	✓	✓
Written Communication Skills		✓			✓	✓	✓	✓	✓	✓	✓
Computer Programming Languages											
Customer Service Orientation	✓	✓	✓			✓	✓	✓	✓	✓	✓
Interpersonal Communications	✓				✓			✓		✓	
Judgment /Decision Making		✓	✓			✓	✓	✓	✓	✓	✓
Knowledge/technical expertise of specific industry (e.g. Health Insurance, financial services, Retail Banking, investment & trust)			✓		✓	✓	✓	✓	✓	✓	✓
Leadership/Management	✓							✓		✓	
Organizational Skills/Multi-Tasking		✓	✓					✓		✓	
Basic PC Skills		✓				✓		✓			
Advanced PC Skills			✓		✓					✓	
Presentation Skills						✓	✓	✓		✓	
Project Management		✓								✓	
Relationship Management Skills		✓				✓	✓	✓	✓	✓	✓
Results Oriented		✓				✓	✓	✓		✓	
Risk Analysis			✓			✓				✓	
Sales & Service (salesmanship, profiling, proven sales success, etc.)	✓	✓				✓	✓	✓		✓	
Team Work/Team Orientation	✓	✓					✓			✓	
Time Management		✓						✓		✓	
Work Independently						✓	✓	✓		✓	

Education Requirements – Education requirements may differ with the various institutions.

Job Titles	Degree			Experience		Licenses/Certifications	
	Required	Preferred	Equivalent Experience	Required	Preferred	Required	Preferred
Analyst I	BA/BS Accounting or Finance						
Trainee Programs in various Finance Disciplines	BA/BS Finance or Accounting Concentration	MBA Finance or Accounting Concentration			Sales and/or marketing		

Job Titles	Degree			Experience		Licenses/Certifications	
	Required	Preferred	Equivalent Experience	Required	Preferred	Required	Preferred
Accountant I	BS/BA Accounting			Up to two years of accounting experience.	Mutual fund or financial services experience; working knowledge of Oracle Financials.		Progress toward passing CPA exam
Staff Accountant II	BS/BA Accounting			One to three years' public accounting or financial reporting experience.	Knowledge of Oracle Financials		
Actuarial Analyst	BS Math, Economics or related field					Pass the first level Actuarial exam	
Business Staff Analyst		Related Field	Equivalent work experience				
Credit Analyst	Associate Degree in related field	BA/BS	Equivalent work experience				
Programmer Analyst	BS Information Systems or in non-technical field with equivalent I.T. experience.						
Auditor	BA/BS Accounting or Finance concentration.		Related work experience.	Minimum two years auditing experience in public accounting or internal audit, or equivalent business experience.	Experience with Operational/ EDP Audits. Experience in a financial services organization.	Candidate must be willing to pursue CPA or CIA certification	
Branch Manager	BA/BS Management or related field	MBA		Minimum five years of bank management experience demonstrating advanced business knowledge. Two years Sales Management.	Record of success calling on small business prospects and customer.		
Assistant Branch Manager		BS/BA		Strong sales and service orientation. Proven ability to meet/exceed individual and team sales goals. Demonstrated ability to lead and motivate others. Excellent oral and written communications skills.			

Lead Call Center Rep	BS/BA		Equivalent work experience				
Licensed Financial Specialist	Associate's Degree Minimum of 2 years of college, vocational, or technical training.		Equivalent work experience		One year related consumer lending experience.		NASD Series 6, 63 and state insurance licenses.
Underwriter	BS Math, Economics or related field						First level CEBS certification

Job Titles	Degree			Experience		Licenses/Certifications	
	Required	Preferred	Equivalent Experience	Required	Preferred	Required	Preferred
Senior Auditor	BA/BS Accounting or related financial field			Three to five years auditing or equivalent business experience. Knowledge of / experience with operational / EDP Audits.	Three to five years experience in public accounting or internal audit experience with a large organization.		Certification or willingness to pursue CPA or CIA certification
Business Banking Relationship Manager	BA/BS in Business.			Three to five years current commercial lending experience. Ability to manage and grow significant customer portfolio; Excellent communication/ interpersonal skills; Ability to develop strong customer relationships Proven sales abilities; Computer skills for recording and tracking results.		Successful completion of credit training program.	
Client Advisor or Financial Consultant	BA/BS			Minimum of two years selling investment products or equivalent work experience.	Eight or more years of sales/client service experience, preferably in the financial services industry	Series 6, 63, Life, Accident & Health, Series 7. Required w/in 90 days	
Commercial Lender	BA/BS in Business			Three to five years commercial loan underwriting experience with ability to manage.		Successful completion of credit training program	
Investment Advisor	BA/BS	MBA strongly preferred		Extensive knowledge, generally acquired through 8 or more years of Investment and/or Trust related experience.		CFP CFA	
Management Development Program	BA/BS Finance or Accounting Concentration	MBA Finance or Accounting Concentration		Five years work experience with strong emphasis in Sales. Three years management experience.			
Trust Advisor	BA/BS	JD		Generally 10 + years related experience in the financial services industry.			CFP

Behavior Requirements

Attitude (Cooperative, Positive, Professional)
Ability to work in a highly regulated environment.
Model Organization Values
Ability to interact effectively and professionally with executive management, branch personnel, Market Line of Business Managers, service partners and customers
Trust/ Integrity
Strong Work Ethic
Maintain objectivity and independence

Termination

Top Reasons for Voluntary/ Involuntary Termination
Displacements
Promotions
Left for other location
Performance
Resigned- Other opportunity
Left for Higher Pay
Violation of Policy/not following procedures

Hiring Process Selection Criteria – *may include the following*

<ol style="list-style-type: none">1) Pre-employment skills assessment2) Interview with recruiter and hiring manager3) Background Check (criminal and Social Security verification)4) Drug Screening5) Fingerprinting6) PI – Profile used for leadership, outgoingness, patience, and analytical abilities. Look at against position profile. Used as merely a Guideline for compatibility of position.7) Additional leadership and sales effectiveness added for management or sales positions.8) Reference Checks9) Verify Education and Certifications10) U4 Process
