

# Financial Services Professional Level Opportunities - Common Skills/Competencies Matrix

(Updated as of 12-22-03)

## 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		✓							✓	✓	✓

<b>Core Skills &amp; Competencies Required</b>	<b>Lead Call Center Rep</b>	<b>Licensed Financial Specialist</b>	<b>Under writer</b>		<b>Senior Auditor</b>	<b>Business Banking Relationship Manager</b>	<b>Client Advisor/ Financial Consultant</b>	<b>Commercial Lender</b>	<b>Investment Advisor</b>	<b>Management Development Programs</b>	<b>Trust Advisor</b>
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

<b>Top Reasons for Voluntary/ Involuntary Termination</b>
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"><li>1) Pre-employment skills assessment</li><li>2) Interview with recruiter and hiring manager</li><li>3) Background Check (criminal and Social Security verification)</li><li>4) Drug Screening</li><li>5) Fingerprinting</li><li>6) PI – Profile used for leadership, outgoingness, patience, and analytical abilities. Look at against position profile. Used as merely a Guideline for compatibility of position.</li><li>7) Additional leadership and sales effectiveness added for management or sales positions.</li><li>8) Reference Checks</li><li>9) Verify Education and Certifications</li><li>10) U4 Process</li></ol>
---