

LIBERTY BANK

STAFF ACCOUNTANT JOB DESCRIPTION

TITLE:	Staff Accountant	REPORTS TO:	Controller
FLSA:	Non-Exempt	CATEGORY:	Full Time
SHIFT:	Monday-Friday; 8:00 a.m.–5:00 p.m.	DATE:	September 8, 2025

SUMMARY

The position of Staff Accountant is responsible for supporting the Accounting Department in ensuring the smooth operations by performing a variety of accounting duties; maintains general ledger system; analyzes accounting documents for accuracy; prepares financial reports and analysis, including assisting in the completion of quarterly and semi-annual reporting requirements; prepares tax reports; processes accounts payable invoices; performs daily and monthly general ledger reconciliations including correspondent bank account reconciliations; updates and maintains fixed asset database; assists with month-end close tasks; maintains files; and performs other duties associated with the Bank's general ledger accounts.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations, including BSA/AML Policies.

ESSENTIAL DUTIES

1. Provides support to all assigned areas in the Accounting Department where service or assistance is needed.
2. Processes daily cash transactions: prepares worksheets and reports, calculates excess liquidity for investment, transfers funds for investment in accordance with Bank policies
3. Reconciles and balances correspondent bank due from and due to bank accounts to statements; reviews the daily teller cash balancing.
4. Prepare journal entries utilizing double-entry accounting principles.
5. Reviews general ledger for atypical transactions and provides explanations as needed; reports on actual-to-budget variances as needed.
6. Performs daily and monthly reconciliations and certifications to ensure transactions balance to the general ledger; researches and clears non-posted items daily; ensures accuracy and proper documentation of transactions; follows-up on out-of-balance items to resolve problems as necessary.
7. Performs monthly wire certification, ensuring wires are processed correctly and according to bank procedures.
8. Processes account payable invoices to ensure timely payment and proper general ledger posting; reconciles expense checks to issued statements and the general ledger.
9. Enter new fixed assets into the database and reconcile fixed asset balances to ensure assets have been properly capitalized; runs monthly depreciation expense reports; prepares annual personal property affidavits.
10. Prepares general entries for investment security sales, purchases and payments; balances and reconciles investments to monthly reports, prepares entries for monthly interest accrual, amortization and accretion of premiums and discounts and marks AFS investments to market value.
11. Compiles miscellaneous general ledger entries/accruals for month-end and year-end close.
12. Gathers and calculates data and prepares a variety of monthly, quarterly and annual reports for management and others; ensures reports are accurate, complete and prepared on time. These reports include B&O tax reporting, Public Fund reporting, and IOLTA/IRETA interest reporting.

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13. Prepares internal and external financial statements and reports, including, but not limited to: Call Report, FR Y-9, FR Y-6, monthly board financial reports, quarterly holding company financial statements.
14. Works with external accountants and examiners in gathering documentation for annual financial audits, preparation of annual financial reports, and examinations.
15. Assist other bank departments with gathering documentation for various audits.
16. Updates monthly data for the Interest Rate Risk and Asset/Liability Management model.
17. Ensures accuracy of annual 1099 reporting.
18. Monitors and pledges assets to ensure bank's borrowings and public deposits are sufficiently collateralized.
19. Provides support to other bank departments as needed.
20. Operates a personal computer to create and review reports, process account activity, determine balances, and resolve problems within given authority. Utilizes systems to enhance and automate processes.
21. Records, files, scans documents, updates information or reports as required.
22. Performs clerical duties such as answering the telephone, taking messages or forwarding calls, copying, typing routine letters, envelopes and forms, and filing.
23. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
24. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
25. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.
26. Performs the position safely, without endangering health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of Staff Accountant performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The position of Staff Accountant is not responsible for the supervision of any employees.

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10 pounds), seeing (such as close, color and peripheral vision, depth perception and adjusted focus), and sitting.

The incumbent for this position may operate any or all the following: telephone, copy and fax machines, adding machine (calculator), scanner and image systems, personal computer and related printers, or other equipment as directed.

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The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate degree (AA) or equivalent from a two-year college or technical school; or 5 years of related experience and/or training; or the equivalent combination of education and experience. Work-related experience should consist of a financial institution accounting or bookkeeping background. Educational experience, through in-house training sessions, formal school, or financial industry related curriculum, should be business or financial industry related.
- Basic knowledge of related state and federal banking compliance regulations, and other Bank operational policies.
- General banking experience, methods and procedures related to Federal Funds transactions and bank account or general ledger reconciliation.
- Intermediate skills in personal computer operation; word processing and spreadsheet software programs.
- Intermediate typing skills to meet production needs of the position.
- Basic math skills; calculating interest and balance accounts; adding, subtract, multiply and divide in all units of measure, using whole numbers, common fractions, and decimals; locate routine mathematical errors.
- Effective verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to work with minimal supervision while performing duties.
- Current driver's license and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

These above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Management reserves the right to change this position description at any time according to business needs.

We are proud to be an Equal Opportunity Employer.