

# IDAHO TRUST BANK

## TRUST & INVESTMENT ADMINISTRATOR JOB DESCRIPTION

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<b>TITLE:</b>	<b>Trust and Investment Administrator</b>		
<b>FLSA:</b>	<b>Non-Exempt</b>	<b>SALARY RANGE:</b>	<b>Depends on experience</b>
<b>SEGMENT:</b>	<b>Wealth Management</b>	<b>LOCATION:</b>	<b>Coeur d'Alene</b>
<b>CATEGORY:</b>	<b>Full Time</b>	<b>REPORTS TO:</b>	<b>Chief Wealth Management Officer</b>
<b>HOURS:</b>	<b>40 Hours per week</b>	<b>DATE:</b>	<b>November 8, 2019</b>

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### SUMMARY

The candidate is responsible for assisting the Trust and Investment Officers in the Coeur d'Alene Branch with the administration of fiduciary and agency accounts for the Bank's Wealth Management Department. Responsible for communicating with clients, administering accounts according to the Bank's Policies and Procedures, as well as assisting the Officers with new business development and the onboarding of new accounts.

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### ESSENTIAL DUTIES

1. Demonstrates superior customer service, attention to detail and follow through with client, employee and supervisor requests.
2. Assists Trust and Investment Officer with administering a portfolio of trust and agency relationships of high net worth clients for the Bank; by providing investment management and fiduciary solutions, assisting in maintaining client and advisor relationships and obtaining new business opportunities.
3. Maximizes client engagement by assisting in assessing, understanding, and identifying clients wealth management, banking and lending needs and assists in providing a wide array of wealth solutions including trust services to include estates, personal trust, guardianships, corporate trusts, and any other appropriate fiduciary capacity.
4. Acts as a point of contact and provides assistance in delivering comprehensive and knowledgeable advice, places the client's best interest first; and assists in expanding the client relationship through introductions with various banking areas and personnel.
5. Communicates with clients, beneficiaries, attorneys, tax professionals, and other advisors as appropriate and necessary over the life of the account regarding the Bank's role and administrative issues and matters.
6. Assists with the acceptance, administration and discharge of the Bank's legal/fiduciary responsibility for all assigned fiduciary accounts.
7. Understands the needs and requirements of the assigned accounts; governing instrument, cash requirements, and anticipates tax consequences.
8. Assists with making sure fiduciary accounts are properly being administered.
9. Assists with the collection, appraisal, safekeeping, disposition, and accounting for all tangible personal property and real property in accordance with the terms and conditions of the fiduciary agreement under which the Bank is appointed and in accordance with related Bank policies, procedures and processes.
10. Works with administrative, operations and investment personnel to monitor cash, account transactions and investments with consideration of the objectives of the accounts, the needs of beneficiaries, and cash requirements for taxes and distributions.

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11. Assists in preparing and maintaining documentation for investment management and fiduciary accounts including fiduciary administrative action requests, annual review reports and accounting and tax reports statements, and forms including tax, regulatory, and other governmental forms as required.
12. Assists in reviewing each relationship at least annually to ensure compliance with trust terms, proper fee allocation, proper documentation, investment, etc.
13. Participates in maintaining a positive sales environment through education and cross-selling of the Bank's products and services.
14. Partners with internal and external entities to source and solidify relationship opportunities and attain client financial goals.
15. Provides **superior client service** and follow through when handling issues related to Bank clients and employees.
16. Responds to inquiries or refers inquiries to the appropriate department or person, and exhibits the necessary follow through with clients and/or staff involved.
17. Provides support to all areas of the department where assistance is needed.
18. Consistently applies superior decision making techniques pertaining to inquiries, approvals and requests as they apply to existing policies and procedures, keeping within assigned approval limits.
19. Assumes responsibility for special projects; gathers data and prepares reports for officers, audits and other personnel.
20. Processes, solves and answers complex customer transactions, problems or inquiries.
21. Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations; adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.
22. Completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.
23. Performs the position safely, without endangering the 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.

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### SECONDARY DUTIES

The candidate performs duties specific to the position and other functions as assigned.

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### 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 position includes driving a personal owned vehicle approximately 5% of the time which includes exposure to the outside weather elements and moving mechanical parts. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to **20** pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, smart phone, copy and fax machines, adding machine (calculator), check protector, scanner and image systems, scanning equipment, encoder, money counter,

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credit card terminal, typewriter, computer terminal, laptop computer, personal computer, tablet, printers, or other equipment as directed.

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.

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### MENTAL DEMANDS

The incumbent in this position must be able to accommodate to 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.

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### 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.

- Associates degree (AA/AS) from a college or university, at least 3 years related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of an in-depth background in trust/estate administration and investment management. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be applicable to the financial industry.
- Advanced knowledge of trust and estate administration.
- Excellent organizational, time management skills and attention to detail.
- Advanced knowledge of investment management strategies.
- Demonstrated ability to cross-sell and explain all Bank products and services with confidence.
- Advanced knowledge of financial products and services, including, but not limited to consumer and commercial banking products and services, trust, brokerage and investments, insurance, etc,
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Computer skills include word processing, spreadsheet and specialty software programs.
- Typing skills required to meet production needs of the position.
- Intermediate math skills; ability to calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, write reports, correspondence, speak clearly to customers and employees.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.

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- 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.

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Management reserves the right to change this job description at any time according to business needs.