

First Financial Federal Credit Union

Job Opportunity

Job Title: Junior Accountant

Summary: Performs accounting and clerical tasks on a daily basis and provides general accounting support to the Vice President Accounting/Chief Financial Officer, the Assistant Vice President or Director of Accounting, and the Accounting Department.

Responsibilities:

1. **Daily work:** Reconciling the general ledger on a daily basis by reviewing reports, posting entries, and obtaining and filing various daily financial reports.
2. **General ledger reconciliations:** Reconciling various general ledger accounts assigned on a daily or monthly basis.
 - a. Reconciling the Federal Reserve bank account including processing all adjustments and analyzing so that proper charges are made to the account in a timely manner.
 - b. Reconciling the Federal Home Loan bank account, processing all adjustments and analyzing so that proper charges are made to the account in a timely manner.
 - c. Reconciling FICS suspense account to make sure all payments and disbursement are recorded in the general ledger and communicating with the lending staff for any outstanding items.
 - d. Reconciling the various general ledger accounts of the credit union. This involves posting adjusting entries to the general ledger in a timely manner. Reviewing daily reports, obtaining various daily financial reports using the computer terminal and filing these reports in an orderly manner.
3. **Cash management:** Obtaining balances in credit union accounts daily and calculating the required wire transfers between accounts to ensure availability of funds. Monitoring that the wires requested are processed correctly and on time.
4. **Currency orders:** Coordinating and processing branch currency orders.
5. **Management stats:** Reconciling and posting month end management stats adjustments.
6. **Prepaid assets & fixed assets:** Calculating and preparing monthly prepaids and fixed assets.
7. **945 IRS and NJ500:** Reconciling, calculating, and paying monthly backup withholding to the IRS and state of New Jersey.

8. **Stale dated checks** - Monitoring credit union issued checks for stale dated items monthly. Writing letters to members and/or vendors to notify them of the possibility of the check being stale dated. Putting stop payments in Money Gram, requesting checks, and posting general ledger entries.
9. **TruStage monthly payment:** Preparing and paying monthly insurance premium and reimbursement.
10. **Investment portfolio:** Posting investment purchases, redemptions and interest.
11. **ACH origination processing:** Processing of ACH payments to member loans on their respective dates.
12. **Backup functions:**
 - a. Supporting and backing up the accounts payable function.
 - b. Share draft function.
 - c. ACH and payroll deduction function.
13. Providing account analysis as needed/requested for various areas of the credit union.
14. Assisting the AVP or Director of Accounting and Vice President/Chief Financial Officer with any duties that might be needed.
15. Assisting the Accounting Department as needed.

**This job description is not limited to the above-mentioned duties. Any duty may be deleted or an additional duty may be added upon the discretion of management at any time.*

Qualifications, Skills and Abilities:

- Two-year Associates Degree in Accounting or equivalent work experience.
- Two to five years' of practical work experience.
- Thorough knowledge of account reconciliation and accounting principles.
- Ability to work independently with minimal supervision.
- Analytical ability in all phases of the job.
- Ability to take initiative and ownership to thoroughly understand all aspects of the credit union that affect the accounting equation.
- Proficient in Microsoft Excel and Word.
- Open to learning and growing professionally.
- Speaks with poise, voice control and confidence, using correct English and well-modulated voice. Able to talk with and/or signal co-workers and members to convey or exchange information.
- Knowledge of credit union products and services.
- Team player and adaptable to change.

As a First Financial employee, you'll enjoy a challenging work environment and an opportunity to make a difference. We offer paid training and a great benefits package including Medical, Dental, Rx, Vision, Life Insurance, Vacation, Sick, Personal, Tuition Assistance Program and Retirement Plan.

Equal Opportunity Employer/Veterans/Disabled