



## JOB DESCRIPTION

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**JOB TITLE:** Assistant Trust Officer  
**DEPARTMENT:** Trust and Investment Services  
**REPORTS TO:** VP, Trust Officer  
**FLSA STATUS:** Exempt  
**ASSIGNMENT CATEGORY:** Full Time, Regular  
**OFFICE LOCATION(S):** Freeport, Lena  
**ISSUE DATE:** February 2025

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### PURPOSE AND PERFORMANCE GOALS

Supports Trust Services Department and supports Investment Center in providing timely high-quality service and administrative support.

Establishes and maintains trust accounts for financial institution customers. Responsible for the delivery of trust products and services, developing and maintaining internal and external image of the departments. Helps grow the trust department's profitability base by establishing new and stronger customer relationships.

### ESSENTIAL DUTIES AND RESPONSIBILITIES

Assists with new account set-up and processing, including online trust account access.

Maintains organization of Trust and Investment Center filing systems.

Inputs transactions into Trust Account Software and generates quarterly Trust Reports.

Administers morning transactions by daily deadlines as assigned.

Pays bills timely.

Makes appointments for annual Trust reviews.

Manages estate settlements as directed.

Sets up annual trust seminars w/ local legal office(s).

Performs general administrative duties in areas of mail, correspondence and record keeping in Trust and Investment areas. Processes letters and memos of highly sensitive and confidential nature.

Works with customers on a regular basis, assisting them with any routine questions, coordinating appointments, and communicating with trust team any pertinent information to be relayed. Meets with trust customers regarding regular service requests.

Completes month end processing within 1.5 days.

Monthly Trust meeting packet prep and posted 1 week in advance of meeting.

**Lena:** 102 W. Main St., Lena, IL 61048 · (815) 369-4524  
**Stockton:** 133 W. Front Ave., Stockton, IL 61085 · (815) 947-3366  
**Freeport:** 1525 S. Forest Rd., Freeport, IL 61032 · (815) 801-4524

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Participates in trust committee meetings and takes minutes.

Reviews annual tax return for accuracy.

Reviews matured securities tickler report on a monthly basis, redeeming securities upon maturity date. Maintain tickler system to ensure the asset has been redeemed and deposit the proceeds to the appropriate account while also reporting the matured asset to the Investment Officer for approval of re-investment recommendation. When applicable, follow-up or complete trade instructions as determined or approved by the Investment Officer or directed by the customer. Retain all securities trade information on the trust trade blotter.

Assists the investment center with client service and sales. Assist customers and Investment Executive with regular account openings, closings, changes, maintenance, phone calls, appointments, and directed trades. Process checks and wires as received. Communicate customer service issues and discussions with investment center team regularly using the current communication technology set in place within the investment center.

Inputs customer account transactions into trust software accurately, using proper income and principal codes as determined by State of Illinois Principal and Income rules and trust software settings. Set-up new accounts, assigning the appropriate trust number based on account type. Establish the proper related parties to the new account and tickler system for current and future account maintenance. Effectively uses software and hardware and other technologies to accomplish work according to accepted standards.

#### **ADDITIONAL DUTIES AND RESPONSIBILITIES**

Assists Trust / Investment Center in setting up regular, ongoing customer expenses on the trust checkwriting tickler system. Verifies the expenses, paid. Ensures that the Trust / Investment Center Assistant is proficient in processing of the expenses to be paid on or before the anticipated due date while ensuring adequate funds are available for payment. In addition, helps the Trust / Investment Center set up all expected income for deposit to corresponding customer accounts on the tickler system. Ensures that the Trust / Investment Center processes all anticipated trust income and expenses in a timely and accurate manner, according to planned budget schedule.

Assists in the distribution of regular First Lena Corp dividend payments, proxy notices, K-1's, and any other correspondence. Maintain shareholder records, including the addition of new shareholders, address changes, title reregistration, direct deposit options, and any other activity as assigned.

Other duties as assigned.

Assists with branch and bank operations as needed.

#### Customer Service Support:

On Saturday rotation and as weekday backup when needed, provides a complete range of customer services, including answering phones, opening new accounts, explaining available financial institution products and services, and gathering customer information to process new and existing accounts.

Receives checks and cash for deposits to accounts, verifies amounts, and examines checks for proper endorsement. Assists in the bank-by-mail function and night deposit envelopes.

Issues money orders and cashier checks. Balances cash drawer throughout their shift and compares totaled amount to computer generated proof sheet.

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## **QUALIFICATIONS**

Close attention to detail and superior organizational skills.

Strong computer skills with Microsoft Office Suite.

Strong math and analytical skills.

Strong communication skills, both written and verbal, with above average telephone etiquette skills with the ability to contact and speak comfortably with clients, attorneys, accountants, and beneficiaries.

Ability to proof read and make grammatical and spelling corrections on routine correspondence and reports.

## **EDUCATION AND/OR EXPERIENCE**

Business or accounting degree or equivalent professional qualification preferred.

2-3 years of experience in Trust and Investments.

Understands IRA's.

Understands the key differences between trusts and wills.

Experience in insurance, securities, or related fields preferred.

Series 6 or 7 license preferred.

Insurance license preferred.

## **PHYSICAL DEMANDS**

Must be able to remain in a stationary position 50% of the time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery, etc. Constantly operates a computer and other office productivity machinery, such as a calculator, copy machine, and computer printer. Occasionally positions self to maintain computers, including under desks.

May require physical labor when working with physical property and possessions, during sale and disposition of said assets, at which time the employee must be able to lift up to 50 pounds as needed, in potentially extreme weather conditions.

## **HOURS**

Must be able to work approximately 40 hours/week, and should ideally have open availability 7:45 am – 5:00 pm, Monday through Friday, as well as Saturday mornings, 7:45 am – 12:00 pm, on an as needed basis.

## **WORK ENVIRONMENT**

This position's main location is in the Freeport branch, and may require time spent working in the other branch locations, as needed. The worker is not substantially exposed to adverse environmental conditions. May require

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working in potentially extreme weather conditions, when working with physical property and possessions, during sale and disposition of said assets.

**- Associates are held accountable for all duties of job -**

**Acknowledgement:**

I have read and understand all of the above. I have reviewed the duties for which I am responsible, and understand this job description may be modified in writing at any time. This job description excludes marginal functions, incidental duties and special projects which I may be required to perform when assigned. I understand that this document does not create an employment contract and that I am employed by Citizens State Bank, Lena, IL, on an "at-will" basis.

Associate Signature: \_\_\_\_\_ Date \_\_\_\_\_

Human Resource Signature: \_\_\_\_\_ Date \_\_\_\_\_

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