

Position Title: Chief Financial Officer
Category: Exempt
Reporting Responsibility: Reports directly to the President/CEO

Position Summary:

This individual assists the CEO in the management and reporting of all fiscal information, service, and operations. Oversees the bank's accounting and financial functions; plans, coordinates, and directs the accounting department's operations; establishes priorities; coordinates operations within the bank, and assures department objectives and standards are defined, attained, and consistent with the overall goals of the bank.

Essential Functions:

- Oversees the financial functions of the institution.
- Chairs the Asset, Liability and Investment Committee.
- Presents monthly reports to the Board of Directors and Senior Management.
- Participates in determining deposit and loan rates.
- Makes investment decisions with excess bank funds.
- Assists with contract negotiations and major purchasing decisions.
- Develops and implements financial institutions fiscal plans and policies.
- Oversees all Regulatory reporting including the quarterly call report.
- Assists in the annual audit responsibilities.
- Calculation of periodic income tax expense, estimates and deferred taxes. Oversees tax return preparations.
- Assists in managing the bank's property, casualty and hazard insurance.
- Supervise IT and Operations staff.

Qualifications:

- Bachelor's degree in accounting, business administration, finance, or related field. CPA preferred.
- Extensive background in financial institution accounting and auditing, operations.
- High-level analytical and communication skills.

This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments.

All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbent will possess the skill, aptitude and ability to perform each duty proficiently. The requirements listed in this document are the minimum levels of knowledge, skills or abilities.

This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.