



## Chief Risk Officer

**DEPT./LOCATION:**

**REPORTS TO:** Chief Executive Officer

**CLASSIFICATION:** Exempt, Full-Time

**Position Summary:**

The Chief Risk Officer is responsible for directing, administering and overseeing risk management activities in accordance with the goals and objectives established by the CEO and Board of Directors.

**Duties and Responsibilities:**

1. Serve as the primary contact between bank management and the Board of Directors.
2. Assure that the bank adequately identifies, measures, monitors and controls the bank's credit, interest rate, liquidity, operational, compliance, strategic and reputational risks.
3. Integrate risk management with strategic goal setting and business planning.
4. Reviews third party independent reviews of risk, including but not limited to external loan review reports, compliance reports, regulatory examination reports, stress test results and any other reports or information that assesses risk.
5. Ensures policies and procedures meet legal, regulatory or contractual requirements.
6. Provide clear directions and oversight on strategic goals and their accomplishments, communicating them within departments and outlining performance measures.
7. Contributes to the development of strategy within departments by providing a view on potential improvement for risk management policies and procedures, including an assessment of existing information and anticipated changes.
8. Manages and develops process for assessing, identifying, monitoring and reducing business risks that could impede the bank's objectives and goals, while minimizing duplication and maximizing efficiency.
9. Develops and implements plans for the infrastructure of risk management systems, processes, and personnel designed to accommodate the growth objectives of the bank and associated regulatory compliance responsibilities.
10. Directs employees in the execution of the risk-based plan for all internal reviews, compliance reviews, loan reviews, internal audits, and fraud investigations.
11. Participate and consult with management on emerging issues through effective, timely, and relevant communications.
12. Ensure the confidentiality of all company records and information.
13. Keep up to date on policies and procedures, including the timely completion of all required and assigned training.
14. Assist with other duties and projects as assigned by supervisor.

**Required Skills and Experience:**

1. Bachelor's degree in Business, Accounting or Finance or related experience.



2. Ten or more years of experience with risk management and/or compliance within the financial industry or similar regulatory experience.
3. Knowledge of information security and cybersecurity.
4. Knowledge of banking policies, procedures and regulations.
5. Demonstrated leadership ability with excellent interpersonal communication skills.
6. Ability to effectively communicate in all areas.
7. Strong organizational and time management skills.
8. Excellent judgment, decision-making and problem solving skills.
9. Ability to work under pressure and meet deadlines.
10. Experience in managing staff.

**Work Environment/Physical Demands:**

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 50 pounds of office supplies and/or documents throughout work shift.

**Acknowledgement:**

I understand that this job description describes the general nature and level of work performed by associates assigned to this position. It does not state or imply that these are the only duties and responsibilities assigned to the job, and does not create an employment contract. I also understand that I may be required to perform other job-related duties as requested by Management. All requirements are subject to change over time, within Management's sole discretion, and to possible modification to reasonably accommodate individuals with a disability.

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Print Name

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Signature

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Date