



Chief Credit Officer

DEPT./LOCATION: Executive

REPORTS TO: CEO

CLASSIFICATION: Exempt, Full-Time

Position Summary:

This position is responsible for the overall management of the Bank's loan portfolio, loan approval system, loan documentation and credit administration functions. Will exercise appropriate credit risk management and ensure all lending and credit administration activities are compliant and within defined Board-approved risk tolerance expectations. Participates in the establishment of the Company's strategic plan and its implementation with all other members of the Executive Team with the responsibility to manage the Bank's credit function.

Essential Duties and Responsibilities:

1. Provides direct supervision and leadership for Credit Analysts, Loan Processors and Loan Administrative Assistants.
2. Responsible for overall asset quality of the Company as a fundamental driver of the safety and soundness of the institution.
3. Responsible for establishing credit risk philosophy and appropriate credit risk monitoring & mitigation systems.
4. Establishes lending policies, underwriting standards, and internal lending controls in alignment with evolving industry practices. Oversees all lending activity to ensure policies and regulatory compliance standards are adhered to, and assists in maintaining the Company's reputable standing with all regulatory agencies.
5. Develops, maintains, and monitors all credit policies for the Company.
6. Develops, maintains, and monitors the Company's loan risk rating systems and loan concentration levels.
7. Develops, maintains, and monitors the Company's credit authority and loan committee approval structure in alignment with appropriate risk management and credit decisioning responsiveness.
8. Monitors new developments in lending and changing government regulations, ensuring that all credit administration and lending staff are kept informed, and that Company policies are modified accordingly.



9. Analyzes economic, market, and industry trends regarding new products, services, and policies, and recommends appropriate Company response.
10. Partners with the President in driving consistent performance and credit culture expectations within Company's defined market area.
11. Facilitates regular meetings with the commercial lenders to make sure credit administration and policy expectations are adhered to and evolve as appropriate with the ongoing growth of the Company.
12. Participates in all Strategic Planning activities for the Company and embraces ownership of appropriate strategic execution priorities as assigned.
13. Leads the Executive Loan Committee meetings and serves as a voting member on all credits over \$150,000.
14. Serves as a member of the Company's Asset-Liability Management Committee (ALCO); contributes to development of and adherence to appropriate loan pricing disciplines within construct of prudent ALCO guidelines.
15. Monitors and assist in developing enhanced credit training for all lenders.
16. Participates with lenders on customer and prospect calls, when appropriate.
17. Monitors document exception management by lenders.
18. Participates in the Company's business development program on a selective basis.
19. Be actively engaged in strategic community involvement activities and serving as one of the Company's leading ambassadors.
20. Lead as a culture champion contributing to a positive working environment through words and actions.
21. Responsible for ensuring internal and external customers receive outstanding service.
22. Promote adherence to all laws concerning financial institutions.
23. Regular and dependable attendance.
24. All other duties as required by business needs.

Position Requirements:

1. Bachelor's degree in Business or related, and will consider equivalent combination of education and experience in lieu of.
2. 10 years progressive management experience in a financial institution.
3. 10 years experience in business and/or agricultural lending and leasing.
4. Proficient with Microsoft Office, particularly Word and Excel.
5. Knowledge of loan documentation in order to remain compliant with Federal regulations, and River Bank policies and procedures.
6. Knowledge of the financial industry including knowledge of various products, policies, and procedures.
7. Knowledge of all phases of lending, including laws and regulations governing business (including SBA experience), agricultural and consumer lending.



8. Knowledge of business financial analysis.
9. Knowledge of state and federal laws applying to Banks and other financial organizations.
10. Knowledge of collections and work-out practices.
11. Strong leadership abilities.
12. Ability to motivate employees and delegate authority.
13. Ability to systematically gather, review and interpret data from reports and personnel to solve problems and make effective decisions.
14. Ability to analyze and use information to make sound loan decisions.
15. Ability to read, analyze and interpret complex laws, contracts and documents.
16. Ability to respond effectively to sensitive inquiries and/or complaints.

Desired Knowledge, Skills and Abilities:

1. Additional executive banking/financial education, training, or certifications.
2. Understanding of basic data processing concepts.
3. Public relations abilities, to positively reflect the Company's image in the community and the marketplace.