

TITLE: CEO/PRESIDENT – COLUMBUS OFFICE

Dale Employees Federal Credit Union (DEFCU)

General Summary: Under the general direction of the DEFCU Board of Directors, the CEO/President is responsible for the total administration and operation of the business of DEFCU. The CEO will provide leadership and direction, and guide credit union activity to ensure the short and long-term profitability of the credit union, provide equitable treatment and development of employees, and work to maintain a good member-credit union-community relationship.

Education: Business College Graduate with 3-5 years of related work experience or related work experience of 7-10 years, must have a general knowledge of Credit Union operating functions.

Principal Responsibilities & Duties:

- Prepare DEFCU policies and procedures to provide information to members and prospective members about DEFCU's available financial products in addition to lending and compliance.
- Directs all operational duties of DEFCU: promotes, training, recommends and implements programs, products and policies, directs staff personnel, provides general administrative direction, able to handle front line duties,
- Maintains the investment portfolio in accordance with board policy, anticipating changes in the economy for short term and longterm financial needs, develop and recommend to the Investment Committee and Board and upon their approval implement financial policies and procedures in order to best utilize the assets of the credit union.
- Make certain all legal obligations of the credit union are met, including payment of all taxes, current and timely filing of all required reports, compliance of state and federal labor laws and operating within the legal boundaries granted by our charter and Nebraska Credit Union Association (NCUA) regulations. Work with local, federal and internal examiners to ensure audits are compliant with regulatory agencies.
- Prepare the annual operating budget for board approval and implementation throughout the year, developing cash management guidelines to insure sufficient cash but within guidelines for security and controls, review completeness and accuracy of all financial, statistical and accounting records of the Credit Union.
- Review the lending portfolio for risk, designing programs for promotions to maximize opportunities to sell products and services to benefit members and enhance quality and depth of member relationships and profitability. Addresses collections of delinquent accounts and the involvement of action to cure. Assist with direction for the Credit Committee with objectives, underwriting and completion of files.
- Directs personnel activities including hiring, promoting, and discharging of staff personnel, salary administration, management incentive, and department performance

objectives and operations as well as all payroll, federal, state, and retirement reporting. Encourages self-development among employees through training, seminars, workshops, and institutes. Evaluates personnel to optimize performances.

- Prepares monthly board agendas, coordinating the affairs of DEFCU's annual meeting and cooperates with the Supervisory Committee on NCUA standards of operation.
- Develop and implements DEFCU's accounting with Generally Accepted Accounting Principles, creating reports for management and outside auditors by handling with day-to-day accounting activities.

Required Knowledge, Skills, and Abilities: Is fully familiar with and able to communicate with internal members about: deposit account products, underwriting philosophies, lending decisions, approval stipulations, loan products and services, credit bureau reports and scores, applicable Federal regulations, loan and deposit rates, loan products to include Guaranteed Asset Protection (GAP) Credit Life and Disability Insurance, Major Mechanical Protection and all policies and procedures. Technical Knowledge to include Microsoft Outlook, Microsoft Internet Explorer, Microsoft Excel and Microsoft Word. Able to acquire Nationwide Multistate Licensing System & Registry (NMLS) for real estate lending. Excellent sales, interpersonal, oral and written communication skills required.

This job description has been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Job descriptions are not intended as do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.