

**Job Title**

President and CEO

**Short Description**

Under the guidance of the Board of Directors, the President and CEO is responsible for the administration and operation of the credit union. This includes planning, directing, and controlling all credit union activities in accordance with credit union plans and policies, Governance Policies, and Board directives. The President and CEO is responsible for ensuring the short and long-term profitability and financial stability of the credit union; equitable treatment and development of employees; strong community relationships; and member satisfaction commensurate with the best interest of the members, employees, and credit union. The President and CEO provides strategic direction, vision, leadership, and management of all functional areas.

**Full Description****PRESIDENT AND CEO JOB DESCRIPTION**

1st Choice Credit Union is a customer and community-focused organization that offers a full range of financial products and services for individuals and businesses. 1st Choice was founded in 1946 to serve Grady Hospital and is owned and operated by its 8,000 members. 1st Choice is a certified community development financial institution.

**POSITION OVERVIEW**

At 1st Choice Credit Union, we strive to deliver the best experience for our customers and employees. Our employees are our greatest differentiator and provide a competitive advantage in the markets we serve. We work together to foster an inclusive workplace where our employees feel valued and have an opportunity to help drive our credit union's success.

Under the guidance of the Board of Directors, the President and CEO is responsible for the administration and operation of the credit union. This includes planning, directing, and controlling all credit union activities in accordance with credit union plans and policies, Governance Policies, and Board directives. The President and CEO is responsible for ensuring the short and long-term profitability and financial stability of the credit union; equitable treatment and development of employees; strong community relationships; and member satisfaction commensurate with the best interest of the members, employees, and credit union. The President and CEO provides strategic direction, vision, leadership, and management of all functional areas.

**DUTIES AND RESPONSIBILITIES**

Directs all credit union operations.  
Develops, recommends, and implements programs, policies, and procedures.  
Conducts self in a professional manner consistent with the

overall credit union's image, values, and mission statement, treating members, colleagues, subordinates, and Board members with the utmost respect.

Continuously appraises the regulatory environment and anticipates changes in the economy and technologies that may affect money management. Implements credit union investment policies in accordance with Board policy; safeguards funds and valuables in custody; maintains fiscal solvency of the credit union. Develops and recommends to the Board, and upon their approval, implements financial policies and procedures to best utilize the assets of the credit union and maintain adequate reserves and liquidity to meet the demands for loans and share withdrawals. Makes certain all legal obligations of the credit union are met. These include payment of all taxes, maintenance of sufficient liability insurance of all risk exposures, current and timely filing of all required reports to supervisory agencies, compliance with state and federal labor laws, and operating within legal boundaries granted by the charter and the Federal Credit Union Act.

Reviews completeness and ensures accuracy of all financial, statistical, and accounting records of the credit union.

Ensures that actions, policies, and procedures adopted by the Board are properly implemented; and institutes programs, procedures, and controls to ensure their effective administration.

Annually reviews the adequacy of bond and insurance coverages. Amends coverage, as necessary. Reviews bond and insurance coverage with the Board once per year. Maintains effective communication with all credit union employees, the Board, and committee members to ensure coordination and exchange of information for accomplishing goals.

Drives the development and maintenance of digital solutions and written operating policies, procedures, and guidelines. Verifies their implementation.

Builds sound relations with the Board and keeps them fully informed on the condition of all important factors influencing the credit union. Ensures the validity of all information provided.

Informs the Board of current operating issues. Participates in required Board meetings, providing timely updates on the priorities and financial condition of the credit union.

Organizes and conducts an annual strategic planning process seeking input from the Board, employees, managers, and volunteers. Develops and presents the final strategic plan to the Board for approval and in turn presents periodic updates on the progress toward meeting the goals and revises the strategic plan, as necessary.

Recommends approval of capital expenditures, develops an operating budget, and implements long and short-range objectives to meet the intention of the strategic plan.

Stays abreast of member needs and external trends, to develop the most competitive product mix.

Develops and implements business development and marketing programs designed to stimulate the growth of the credit union.

Supervises, consults, guides, coordinates, supports, and encourages managers and supervisors. Delegates and empower subordinates to make decisions.

With ongoing communication to and involvement from the Board: plans, organizes, and staffs the credit union with competent employees to accomplish the objectives of the organization.

Approves additions and deletions of staff positions.

Approves the promotion, demotion, or termination of employees. Implement a board approved wage, salary, and benefit structure.

Establishes performance standards. Ensures annual reviews are completed.

Approves the hiring of new employees and the disciplinary actions for current employees.

Plans and oversees the employee benefits program including competitive insurance and retirement programs to attract, retain, and motivate employees.

Maintains relationships with other credit unions, corporate credit unions, and trade associations which are in the best interest of the Credit Union.

Maintains community contacts and relationships with representatives of such groups as are necessary, desirable, or in the best interest of the credit union as a responsible member of the community, and other activities that will further the credit union movement.

Completes applicable training. Attends management seminars, conferences and meetings as deemed appropriate and necessary.

#### **BASIC QUALIFICATIONS/CORE COMPETENCIES**

At least ten years of similar or related experience in a financial institution with responsibility for the day-to-day operations and entire organization.

Bachelor's or advanced degree and applicable professional certifications.

Knowledge of the principles, practices, and regulations of banking and financial services delivery.

A demonstrated working knowledge of the following areas:

Customer Obsession

Leadership

Finance

Accounting/GAAP

Digital/Cybersecurity/Data Processing

Compliance

Risk Management

Insurance

Marketing

Mortgage and Consumer Lending

Experience building, leading and inspiring high performing teams.

Effective communication, collaboration, and conflict

management skills  
Problem solving and continuous improvement.  
Project management  
1st Choice Credit Union is committed to a diverse and inclusive workplace. 1st Choice is an equal opportunity employer and does not discriminate on the basis of race, national origin, gender, identity, sexual orientation, protected veteran status, disability, age, or other legally protected status.

Job Type: Full-time

Benefits:

401(k)  
Dental insurance  
Health insurance  
Life insurance  
Paid time off  
Retirement plan  
Vision insurance  
Ability to Relocate:

Atlanta, GA 30303: Relocate before starting work  
(Required)  
Work Location: In person

**Education**

Bachelor's Degree

**Additional Comments**

**Credit Union**

1st Choice CU

**State**

Georgia

**Contact Name**

Email careers@1stchoicecu.org

**Email**

careers@1stchoicecu.org

**Phone**

404-832-5800

**Fax**

**Expiration Date**

06/30/2024