

RIG EMPLOYEES CREDIT UNION

This position is seeking a unique candidate that can fulfill a position that requires the Manager to wear many “hats”. This position requires a person to perform but not limited to:

- Direct all credit union operations, which include planning and implementing programs, policies, and procedures.
- Manage the day-to-day operation of the credit union and establish office procedures that promote products and services, provide outstanding member service and that achieve the goals of the credit union.
- Ensure the credit union is in compliance with the federal laws and regulations set forth by the NCUA as well as all other state and federal agencies.
- Create and oversee annual budgets
- Provide strategic direction in all credit union functions to include: accounting, ALM business development, compliance, finance, human resources, investments, lending, collections, excel reports, operations, services, risk management and security
- Represent the credit union during regulatory audit processes and exams, report findings to the Board of Directors, and implement any corrective action if necessary
- Provide direction and reports to the Board of Directors
- Attend Board Meetings and annual meetings
- Have an in-depth understanding of the credit union risk management, compliance, and regulatory requirements
- Perform other assignments, projects and duties as required

LOAN DUTIES:

- Manage the loans and ensure that they are processed in accordance with all applicable regulations
- Answer members' loan questions and provide loan payment information and vehicle values as requested
- Evaluate members' loan applications
- Pull credit reports on members as needed according to the credit union policies
- Disburse funds for approved loan applications
- Complete the Debt Ratio Worksheet on each approved loan and place all documentation in the member's loan file
- Look for opportunities to refinance members' loan from other financial institutions
- Complete Adverse Action forms and mail to members within 30 days of loan denials
- Ensure that all paperwork for titles, and UCC'S, is processed in a timely matter
- Release liens on titles, and UCC's as applicable
- Offer Credit life and disability claim forms as applicable and forward to Cuna Mutual

COLLECTION DUTIES:

- Review the credit union's delinquency report and make phone calls to delinquent borrows and send out late payment notices
- Prepare loan documentation for all loans affected by bankruptcy and send to the attorney
- Complete the Allowance for Loan Losses analysis on a quarterly basis and make recommendations for charge-offs to the Board Members
- Charge off loans as needed with Board approval

MONTHLY DUTIES:

- Monthly close out/ Run Monthly reports
- Prepare the financial reports and other items that are needed for the monthly Board Meetings

- Pay monthly invoices
- Attend Board Meetings and inform the Board Members of the credit union's activities
- Send an e-mail to the Board Members each month, requesting their attendance at the Board Meeting

OTHER DUTIES:

- Identify trends in the marketplace, and implement and/or evaluate products and services
- Assist with providing documentation and information to credit union auditors and examiners as requested
- Develop and/or revise credit union policies to present to the Board as needed
- Serve as the Bank Secrecy Act Compliance Officer and ensure that all CTRs and SARs are filed in a timely manner
- Review FinCen and OFAC requests and respond to the appropriate authorities as needed
- Ensure that the credit union is in compliance with all applicable state and federal laws and regulations
- Make and monitor investments for the credit union, while consulting with the other Investment Committee members
- Review the Catalyst Corporate reconciliation and identify all items that are outstanding
- Perform all duties as assigned

HUMAN RESOURCES:

- Process schedule for employees/all tax deposits and payroll reports/and payroll for employees
- Process W2's for employees
- Plan and oversee the credit union's employee benefits program
- Evaluate staff's performance at least on an annual basis and make changes as needed

DESIRED QUALIFICATIONS:

- Strong human relation skills
- Creative and innovative thinker with excellent oral/written communication skills
- Considerable knowledge of credit union operations through direct experience in a variety of credit union roles
- Understanding of the credit union risk management, compliance, and regulatory requirements

RIG Employees Credit Union/Macon Ga.

Contact name: Melinda E Spencer

Email resumes to: rigeu@bellsouth.net