

<b>Job Title</b>	Chief Operations Officer
<b>Short Description</b>	<p>Chief Operations Officer</p> <p><b>QUALIFICATIONS</b></p> <p>Bachelors Degree in the field of Business Administration, Finance, Management, or related field required. Professional Certification(s) or MBA desired. Eight+ years of progressive managerial experience within a financial institution. Operational and Lending (consumer, mortgage, commercial) experience is required. Prior credit union experience is a plus.</p> <p><b>GENERAL</b></p> <p>Employee will be part of the Executive Management Team in the overall management of the Credit Union. Employee will report directly to the President/CEO. Employee shall have responsibility for the administration and supervision of front end and back end operations, lending personnel, IT personnel, and branch activities within established policies and guidelines.</p>

<b>Full Description</b>	<p><b>DUTIES</b></p> <p>Branch Administration: Assume responsibility for established procedures within the branch structure.</p> <ol style="list-style-type: none"> <li>1. Work in tandem with Human Resources to ensure branches and back office departments are properly staffed and trained.</li> <li>2. Have thorough knowledge of the credit union's Security Policy and Procedures and conduct training on such.</li> <li>3. Be the Security Officer of the credit union.</li> </ol> <p>Loan Administration: Assume responsibility of lending operations.</p> <ol style="list-style-type: none"> <li>1. Manage loan portfolio and recommend loan product mix.</li> <li>2. Evaluate, implement, and review lending practices and procedures.</li> <li>3. Comply with TVACCU loan policies and regulatory requirements.</li> <li>4. Work with Collection Officer on delinquency issues (OREO, repossessions, etc).</li> <li>5. Work with Internal Auditor to correct findings/exceptions noted for each loan officer.</li> <li>6. Prepare reports for Board of Directors, Examiners, and Auditors.</li> </ol> <p>Compliance Administration: Assume responsibility for credit union's compliance to internal policies as well as state and federal regulations.</p> <ol style="list-style-type: none"> <li>1. Be the Compliance Officer of the credit union.</li> <li>2. Be aware of current regulatory environment and how changes could affect the credit union in the future.</li> <li>3. Maintain credit union compliance for BSA, OFAC, and USA Patriot Act, including reporting and training.</li> <li>4. Maintain credit union policies and review with board annually (at</li> </ol>
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a minimum).

5. Oversee the Disaster Recovery Plan for the credit union.

6. Oversee the Vendor Management and Due Diligence for the credit union.

IT Administration: Work with current IT vendor to ensure best practices are being upheld for the credit union.

1. Determine best courses of action to ensure strong protection of data (member and credit union information).

2. Determine best courses of action to ensure network connectivity as well as data processor connectivity.

3. Conduct cost/benefit analysis for technical projects.

#### OTHER DESIRABLE QUALIFICATIONS

1. Employee must have knowledge of all policies, procedures and guidelines of the Credit Union.

2. Employee must be completely familiar with the practices required by the Federal Reserve, NCUA and ACUA regarding the responsibilities of this position.

3. Employee must avail him/herself of training as new rules and regulations are issued by NCUA and ACUA and provide staff training in the execution of these changes.

4. Employee must possess a thorough understanding the Credit Union philosophy.

5. Knowledge of Microsoft Office products (Word, Excel, Powerpoint, etc).

6. Experience with data base analytics and/or data base mining.

#### SKILL

Employee must be able to maintain steadiness under work pressure and exercise tact in dealing with others. The work requires intense concentration and working at high speed for several hours at a time. Employee must be able to arrange work to meet deadlines in order to perform work efficiently.

#### NATURE OF GUIDELINES

Written and oral guidelines provide instructions relative to the duties of this job. These guidelines include NCUA and ACUA rules and regulations pertaining to Credit Union activities. When guidelines do not apply employee should refer problems to the President/CEO.

#### COMPLEXITY OF WORK

Employee is free to arrange work to meet deadlines and establish priorities. Employee must exercise tact and good judgment in dealing with staff members.

#### SUPERVISION OF OTHERS

Directly – Branch Managers, Internal Auditor, IT vendor.  
Indirectly – Loan Officers, front line personnel, back office personnel.

**Education** Bachelors Degree in the field of Business Administration, Finance, Management, or related field required. Professional Certification(s) or MBA desired. Eight+ years of progressive managerial experience within a financial institution. Operational and Lending (consumer, mortgage, commercial) experience is required. Prior credit union experience is a plus.

**Additional Comments** COMPANY PROFILE - TVA Community Credit Union was Founded in 1936, our credit union held the distinction of being known as Alabama's oldest federally chartered credit union. Muscle Shoals TVA Employees Federal Credit Union, as we were known in those days, was first housed in the TVA Administrative Building in Muscle Shoals. In 2006, our Board of Directors moved to change from a federally chartered credit union to a state chartered credit union. This allowed us to expand our membership to cover the seven North Alabama counties of Colbert, Lauderdale, Limestone, Marshall, Morgan, Lawrence and Franklin. In 2011 TVACCU celebrated our 75th Anniversary. We are proud of our rich heritage and we celebrate the many changes that have made us who we are today. But our most exciting view is definitely that of our future. Technological advances afford us a unique opportunity to meet members' needs like never before. Our continuing commitment to unsurpassed service coupled with technology-based convenience makes TVA Community Credit Union truly a unique find in today's financial world.

**Credit Union** TVA Community Credit Union

**State** Alabama

**Contact Name** Pam Green

**Email** hr@tvacuweb.com

**Phone** 256-248-0609

**Fax** 256-383-4409

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