



## **1st Capital Bank**

### **POSITION DESCRIPTION**

Grade 14, Exempt Employee

Chief Administrative Officer

August 2019

### **POSITION SUMMARY**

Reporting to the CEO, the Chief Administrative Officer (CAO) is part of the firm's executive leadership team responsible for developing strategies which ensure the Bank's goals and objectives are met. Through effective leadership, collaboration and engagement, the CAO is responsible for overall direction and execution of the firm's core operations that includes: retail branches, central/deposit operations, online/mobile banking, cash management and Bank Secrecy Act and Anti-Money Laundering (BSA/AML).

### **ESSENTIAL DUTIES AND RESPONSIBILITIES:**

- Oversees assigned functional services of retail branches, central/deposit operations, online/mobile banking, cash management and BSA/AML to align with corporate objectives.
- Develops infrastructure, analyzes current processes in order to recommend and implement procedural and/or policy changes to improve operations.
- Assists with the development and execution of the overall company vision and long-term strategy with a focus on creating value in a sales and service culture.
- Establishes and maintains systems, safeguards and controls that verify the integrity of all systems, processes and data to enhance the company's value and ensure full compliance with regulatory standards.
- Oversees internal controls to safeguard financial assets, prevents fraud and monitors compliance with policies and procedures required to meet regulatory requirements.
- Mitigates risk by establishing internal controls that are risk-based and compliant with federal law and regulations.
- Serves as BSA Officer & Chairperson of the SAR Committee.
- Serves as a key member of the marketing committee.
- Establishes first-line of contact with Internal Auditors while ensuring delivery and accuracy of data for all audits – will respond to internal/external audit inquiries in a timely manner.
- Recommends hires, transfers, terminations, performance standards, evaluations and development for department.
- Maintains effective employee relations and promotes positive employee morale.
- Collaborates with leadership to create long-term and short-term operating plans and establishes associated operating and capital budgets.
- Coordinates efforts with the Bank's CFO on the budget; including monitoring and expense controls.
- Participates in development and execution of the Bank's annual strategic planning session.

## **ESSENTIAL DUTIES AND RESPONSIBILITIES (Con't):**

- Coordinates with outside counsel on legal services.
- Coordinates the opening of new and moving of existing branches and locations including heading the regulatory processes for such changes.
- Other duties as assigned.

It is the employee's responsibility to perform duties in accordance with Federal & State banking laws and regulations, as well as 1st Capital Bank's internal policies and procedures including Bank Secrecy Act/Anti-Money Laundering and to comply fully with those laws, regulations, policies and procedures.

## **QUALIFICATIONS**

Bachelor's degree in business administration/finance or related field, MBA a plus, CAFP/CERP certifications an advantage.

10+ years of experience in the banking industry as an executive officer, with an operations focus and strategic visionary in a fin-tech environment.

## **Working knowledge of:**

- Federal and state rules and regulations as they apply to banking
- Organization and operations of a financial institution
- Research methodologies applicable to the analysis of bank policies and procedures.

## **Ability to:**

- Maintain confidentiality of files and privileged information.
- Understand, interpret and apply complex laws, rules and regulations as they apply to compliance in a financial institution.
- Provide accurate and consider information on compliance issues.
- Communicate effectively both verbally and in writing, including skill to prepare complex reports and procedures utilizing technical, financial and statistical information.
- Collect, interpret and evaluate narrative and statistical data pertaining to compliance.
- Act as liaison between departments, management, examiners and customers in matters of compliance.
- Examine documents to insure compliance with a wide variety of complex laws, rules and regulations.
- Gain cooperation through discussion and persuasion.
- Establish and maintain effective relationships with those contacted in the course of work.
- Proficiently use a personal computer. Possess a thorough knowledge of Microsoft Office and all applicable applications. Must be diligent in the use of the Internet and able to review government and regulatory web sites.
- Use equipment and materials in a safe and acceptable manner, follow established safety procedures, use appropriate safeguards and observe common sense rules of safety in all on the job activities.

## **SUPERVISORY RESPONSIBILITIES**

This position will supervise one or more individuals

**PHYSICAL DEMANDS**

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

**WORK ENVIRONMENT**

Work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

**ACKNOWLEDGEMENT & RECEIPT**

I acknowledge that I have received, read, and sought clarification of any questions I have about the content of this job description.

\_\_\_\_\_  
Employee signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor signature

\_\_\_\_\_  
Date