



1st Capital Bank

POSITION DESCRIPTION

Title: Chief Operating Officer (COO)

Reports to: Chief Executive Officer

FLSA Status: Exempt

POSITION SUMMARY

The Chief Operating Officer (COO) is member of the executive leadership team responsible for ensuring the Bank's operational and strategic goals, and associated initiatives are effectively pursued and executed. The COO plays an integral role in the development and execution of the Bank's Strategic Plan.

Through effective leadership, collaboration, and engagement, the COO's primary operating responsibilities include the Bank's core operations; retail branches, central deposit operations, and electronic banking services including online/mobile banking, and treasury management.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Oversees assigned functional services of retail branches, central deposit operations, and electronic banking services to include online/mobile banking, ACH, and wires.
- Lead the development and implementation of deposit-related products.
- Accountable for deposit-related product profitability.
- Lead the development or enhancement of the Bank's digital channels (Digital Strategy) with the primary objectives of improving sales and services, and the overall "customer experience."
- Lead initiatives to improve operating efficiencies and effectiveness (Business Processes Re-Engineering).
- Assists with the development and execution of the overall company's vision of creating long-term sustainable value for all stakeholders.
- Participates in development and execution of the Bank's Strategic Plan.
- Serves as a key member of the marketing committee.
- Recommends hires, transfers, terminations, performance standards, evaluations and development for Operations 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.
- Coordinates the opening of new and moving of existing branches and locations including heading the regulatory processes for such changes.
- Other Ad Hoc 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.

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