



POSITION TITLE: Vice President Operations
REPORTS TO: CEO
SUPERVISES: Operations
STATUS: Exempt
LOCATION: Hybrid
EFFECTIVE: February 2025

NOTE: Point West Credit Union believes each employee makes significant contributions to our success. Contributions should not be limited to assigned responsibilities. Job descriptions are not intended as, and should not be construed to be, exhaustive lists of all responsibilities, skills, efforts or working conditions associated with a job. They are intended to be accurate reflections of principal job elements essential for making a fair pay decision about jobs. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors. Nothing in this position description is an implied contract for employment. The functions are not all encompassing and are subject to change at any time by management.

EXECUTIVE TEAM PROFILE:

Strategically oriented, passionate credit union advocate focused on Financial Wellness for the organization and associated communities. Exceptional abilities in assessing/implementing opportunities and originating methods for ensuring durability of strategies. Strong analytical and solution-oriented skillset. A successful executive team will be able to work in a cooperative, collaborative environment. The team acts ethically, humbly, effectively, and with the best of intentions to achieve Strategic Ends.

ESSENTIAL STRATEGIC FUNCTIONS:

1. Partners with Joint Leadership (Exec Team and Board) to strategize, develop and implement credit union initiatives in a manner which leverages the Point West Vision and Mission, Strategic Plan, Annual Business Plan and Budget.
 - a. Actively serves as a member of the Strategic Team, Asset/Liability Management Committee (ALCO), and other assignments as designated by the CEO.
 - b. Provides information for ALCO, Board of Directors meetings, Planning Sessions, Annual Meeting, and ad hoc (presents and/or facilitates program content as needed).
2. Actively and accurately advocates and promotes the Credit Union's strategic and business plans as appropriate to the board, staff, members, vendors and the public.
3. Develops operations resources and personnel to support Strategic Business Plan initiatives. Contributes creative ideas/resources and data to drive innovation within Executive Workflows.
 - a. Develops in conjunction with Director of Community Impact, effective acquisition and onboarding strategies and processes for new/active members. Develops and monitors reports to ensure a smooth, timely and accurate transition to membership.
4. In conjunction with executive team, analyzes data to report on branch operations performance and member engagement to effect swift and prudent adjustments to the business processes and initiatives which sustain and grow an effective operation in keeping with the strategic plan. Analyzes corporate financials, monitoring reports and operational trend data to determine opportunities for the credit union while appropriately managing risk.



5. Implements and manages project initiatives and expenditures related to operations and programs consistent with the Point West Strategic Business Plan and Executive Limitations.
6. Ensures compliance with applicable regulations, laws and credit union policies and procedures. Partners in outside audits and State of Oregon and NCUA examinations by providing information, documentation, and recommending credit union personnel to expedite the successful completion of the audits and examinations. Ensure proper training of staff.
7. Manages/develops and maintains up-to-date policies, procedures, practices and assessment tools in functional area(s).
8. Champions a strong service and education culture.
9. Is a Point West Credit Union and Industry Advocate.

ESSENTIAL OPERATIONS & BRANCH FUNCTIONS:

1. Provides leadership coverage as needed for the Retail Branch and Contact Center.
2. Directs daily department operations according to established operating procedures and guidelines. Performs limited aspects of the Underwriter/Processor/Lending Support continuum as needed and described in those job descriptions, to ensure operational effectiveness, training needs are met, and to address daily coverage.
3. In collaboration with the Executive Team, responsible for developing, implementing, monitoring and communicating operational analytics for the credit union, which promotes durable growth of the portfolio and credit union.
4. Researches and evaluates the feasibility of new operations products and innovations. Contributes to the development and implements plans for expansion of innovative products and services which support the strategic plan.
5. Maintains a master level knowledge of the credit union's data processing system and loan origination system (LOS) with regards to all, deposit, lending, service and online offerings. Ensures operational management is highly proficient in aforementioned platforms.
6. Develops ongoing education for operations staff, in conjunction with management team, including but not limited to account maintenance, transaction handling, application processes, underwriting guidelines, and all product features and benefits.
7. Directs ongoing training and engagement activities for operational staff, to achieve operational origination targets, performance standards, and service goals through collective efforts and mutual agreement between management.
 - a. Coaches managers and individuals to meet cross-sale and member service goals.
 - b. Ensures adequate understanding of all credit union deposit and lending products, services, policies, and procedures by applicable staff. Identifies and provides training and education to enhance individual development in relevant loan products and services, product and service features and benefits, and applicable regulations and compliance requirements.
 - c. Monitors and tracks staff performance and compares to goals for incentive or bonus.
8. Monitors and tracks manager, branch, and staff performance, targets and goals to ensure alignment with the credit union's Strategic Business Plan and approved budgets. Works with operational managers to ensure targets and goals are met; and training/coaching reports/resources provided in a timely manner.
9. Oversees strategy of education and training for credit union operations managers and staff with regards to member engagement, cross-product promotion, unified member communication and compliance. Provides coaching for improvement, refinement or accelerated learning to direct reports and branch teams.

10. Collaborates with executive team to drive efficiency and service through technology, product and service innovations. Utilizes data to formulate and evolve business strategies in a timely manner.
11. Maintains and develops ongoing department compliance; provides reports for compliance audits and examinations as needed. Develops, implements and maintains policies, procedures, practices and assessment tools in functional area(s).
12. Sets the example as a true member advocate. Provides a positive member experience, while ensuring prompt, accurate responses to staff and members across all applicable channels (in person, phone, email, etc.). Handles escalated service situations which require executive authority to initiate resolution in complex situations.
13. Directs all aspects of the Member Complaint Program, except trend reporting to the Supervisory Committee. Handles escalated service situations which require executive authority to initiate resolution.
14. Serve as the credit union's designated NMLS administrator in accordance with the SAFE Act and all other applicable credit union policies and regulatory guidance.
15. Performs all other duties as assigned and/or deemed necessary.
16. Serve as the BSA Officer or Deputy BSA Officer, if applicable (see BSA Addendum).

SUPERVISORY:

1. Jointly selects credit union employees within functional area of responsibility.
2. Sets and manages performance standards. Implements corrective action when necessary.
3. Directs and reviews work of employees.
4. Prepares and conducts performance evaluations.
5. Ensures opportunities for employee development to ensure effective succession and department operations.
6. Encourages and develops trust among staff members and all other credit union departments to ensure a "team effort" approach with prompt and courteous member service.
7. Ensures new and current employees are thoroughly trained in all aspects of their roles and responsibilities, including training and communication with other departments as needed.

STANDARD JOB SKILLS:

1. **Activator.** Transforms innovative ideas into immediate action. Moves conceptual ideas to concrete practice. Fosters a sense of urgency within the organization.
2. **Adaptability.** Inherent and instinctive flexibility to address competing priorities, issues and opportunities. Responsive to schedule demands and deadlines. Strong ability to recover from setbacks or make calm and calculated adjustments to constantly changing plans or shifting outcomes.
3. **Judgment:** Continually uses sound judgment, as outlined in:
 - a. Employee Handbook
 - b. Code of Ethics
 - c. Promises
 - d. Executive Limitations
4. **Change Management:** A strong leader in change management principles. Fosters curiosity and a sense of urgency. Is flexible, easily adapts to change; and promotes/assists with change in the work environment.
5. **Analytical:** Possesses a strong ability to **apply** principles of logic to define problems and desired outcomes, analyze data, find patterns, organize ideas, establish facts, and draw valid conclusions from multiple credible



sources of an objective and subjective nature. Seek opportunities to communicate insightful analysis which hardens strategies and evolves the credit union mission.

6. **Strategic Thinking:** An energetic, forward thinking and creative individual who proactively seeks efficient processes and effective methodologies to achieve strategic ends.
7. **Interpersonal Skills:** Possesses a strong emotional intelligence to build and sustain effective partnerships through active listening, deft verbal and written communication, effective negotiation and a professional presence.
 - a. **Project Management:** Strong ability to take ownership of a project's process and outcomes. Develops sense of ownership with organizational leaders.
 - b. Effectively balances the drive for precision with the need for efficiency.
 - c. Organizes and implements projects **on time** by prioritizing, multi-tasking and leveraging resources.
8. **Public Speaking:** Ability to confidently and effectively present and facilitate before an array of audiences.
9. **Technical Skills:** Savvy with a vast array of computer programs and office equipment. Advanced proficiency with programs and resources used to distill and leverage data.
10. **Learner/Self-Analysis:** Is a catalyst for change, by self-identifying and seeking opportunities to learn relevant knowledge, skills and abilities which benefit the individual and the organization. Translates learning goals and milestones into business practices and strategic targets.
11. **Confidentiality:** Demonstrates a high level of confidentiality, sensitivity and tact.
12. **Regulatory Knowledge:**
 - a. Credit union operations and philosophy.
 - b. Current and emerging laws and regulations pertaining to areas of responsibility required, including Local, State and Federal Laws.
 - c. Credit unions products and services to effectively set attainable goals to achieve strategic ends.

EDUCATION AND/OR EXPERIENCE:

- Bachelor's degree in Business, Finance, or other relevant field required.
- A minimum five (5) years of continuous operational management experience in a financial institution required.
- Three years (3) senior management or VP experience required.

PHYSICAL / MENTAL DEMANDS:

(Physical demands)

- Continuous sitting for extended period when performing duties.
- Occasional standing and walking.
- Occasional lifting up to 35 lbs. (office supplies).
- Occasional bending, squatting, or reaching at ground level.
- Frequent use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity.
- Continuous speaking and hearing for interaction with staff, members, and outside contacts.
- Continuous ability to see close and at a distance.

(Mental demands)

- Continuous interaction with others, repetitive work, attention to detail, ability to solve complex problems, alertness, precision, concentration, accuracy, thoroughness, and memory demands.
- Frequent fast-paced work.



- Frequent deadlines, flexibility, performing basic and complex numeric calculations, writing, reading, comparing, analyzing, judgment, reasoning, patience, negotiating, and supervision and instruction of others.

WORKING CONDITIONS:

- Continuous operation of office equipment.
- Length of workday is unpredictable and occasionally must work irregular and/or extended hours to include evenings and weekends for events including but not limited to: Audits and Exams, Strategic Planning Events, Board Meetings, Industry Events, Training and Community Engagement.
- Exposed to potentially hazardous condition, i.e., robbery. Follows detailed instructions and procedures to minimize the risk.
- Periodic travel is required.

The physical demands and work environment characteristics described are representative of those met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Your signature acknowledges receipt of the job description.

Employee Signature

Date

Manager's Signature

Date

HR Signature

Date