



Job Title: Chief Credit Officer

Department: Credit

Reports To: President

FLSA Status: Exempt

Link To Apply:

<https://cornerstonebankcd.applytojob.com/apply/99Q4lwgH5r/Chief-Credit-Officer>

Company Overview

Cornerstone Bank is a locally owned community bank driven by our mission to serve businesses and the individuals who run them. We use a consultative approach to develop new ideas and build trusted relationships. We pride ourselves on upholding the tradition of personalized, quality service set forth in 2001 by the founders of the bank. At Cornerstone Bank you'll be an integral part of a team environment.

Working Here Has Its Advantages!

- Competitive wage and attractive benefits package
- Discretionary bonus potential
- Health, dental, and vision insurance (including company contribution), voluntary short-term disability, and company-paid long-term disability, life insurance, and identity theft insurance
- 401(k) retirement plan with company match
- Generous Paid Time Off (PTO) and Holidays, monthly telecommute day
- Opportunities for professional development
- Dress for your Day dress code, Red Fridays (KC Chiefs)/special event days, fitness reimbursement program, paid volunteer program, quarterly birthday events, team-building events, social events, work-life employee assistance program

Join Our Team!

At Cornerstone Bank, we're committed to bringing passion and customer focus to the business. We are a leader in the financial and community banking industry, providing our clients with access to experts who are committed to excellence. We are seeking an experienced and motivated Chief Credit Officer (CCO) responsible for building and maintaining credit quality within the loan portfolio consistent with organizational strategic and financial objectives. The ideal candidate is a self-starter who achieves results through effective leadership and management of the credit team and through collaboration with the President, Chief Lending Officer, and other Lenders. The CCO will define objectives, develop and implement prudent credit policies and practices, deliver management reporting and analysis, and work with other leaders throughout the organization to build a sustainable credit culture. Becoming a member of our team, you will experience Cornerstone Bank as a unique resource for commercial lending where you can be part of something special.

If you have a strong passion for delivering high quality work products and developing strong team relationships, we'd love for you to apply. You will be part of the executive team responsible for meeting corporate goals and maximizing profitability. As the head of the credit team, you will have the opportunity to develop a credit team that contributes to the overall success of the bank. At Cornerstone Bank, we pride ourselves on fostering a collaborative and inclusive work environment. Your new career is waiting, apply with us today!

Your Role:

- Oversees the bank's loan risk management process to monitor quality control and minimize losses.
- Maintains loan policy and loan procedure to ensure adherence to sound underwriting best practices, laws, and regulations.
- Stays current on banking regulatory changes, monitors industry's best practices and economic trends, provide updates to other members of the team, and ensures that current practices and policies are compliant and appropriate to changing conditions.
- Informs the President, Board of Directors, and Loan Committee of any material considerations affecting loan portfolio or policy.
- Develops and oversees the Bank's internal credit training program, working with credit department staff and external resources. Use strong management practices to hire, coach and develop the credit team, ensuring that the team remains appropriately staffed.
- Ensures loans are properly documented for covenant compliance as well as safety and soundness (via Loan Operations Department).
- Oversees Impairment Analysis.
- Reviews Loans prior to External Loan Committee meeting.

- Development of loan packets.
- Oversees stress tests.
- Responsible for the annual large loan review and annual review of loan policy.
- Leads loan review and train internal loan review.
- Continuing education and/or training sessions, as required.
- Maintains current employee information in the Disaster Recovery Plan.
- Performs other duties as assigned.

Supervisory Responsibilities:

Credit Analysts/Credit Team

Education/Experience:

Bachelor's degree in Business Administration or Finance, and a minimum of five (5) to seven (7) years of experience performing accounting/finance functions, with at least two (2) to five (5) years of financial institution experience and management experience. Please apply only if you meet these requirements. Meeting the minimum experience requirements will be considered with a Bachelor's degree in an unrelated field.

Ideal Candidate:

- Adhere to the Company's policies and supporting Management decisions and goals in a positive, professional manner.
- Represent Cornerstone Bank with a high level of integrity and professionalism.
- Maintain knowledge and understanding of banking rules, regulations, laws and all policies and procedures pertaining to them including, but not limited to, the Bank Secrecy Act.
- Demonstrate a willingness to adapt to changing business needs and deadlines.
- Possess a work ethic that includes neatness and punctuality.
- Professional appearance and demeanor.
- Excellent written and oral communication skills; ability to communicate effectively and project a professional image when giving and taking information in writing, in person and over the phone.
- Effective interpersonal skills with the ability to work with individuals and groups at all organization levels; ability to work independently and as part of a team.
- Take initiative and prioritize tasks; good time management, organizational, problem-prevention and problem-solving skills.
- Excellent analytical and active listening skills.
- Ability to work accurately with close attention to detail.
- Maintain confidentiality of sensitive information.
- Working knowledge of Microsoft Office Suite; familiarity with Fiserv core system and Suntell document imaging/scanning systems a plus.

The above is intended to describe the general content of and requirements for the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities or physical requirements. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Cornerstone Bank is an Equal Opportunity Employer.