

Unity National Bank
An Equal Opportunity Employer

JOB DESCRIPTION

JOB TITLE: Vice President Bank Operations

FLSA: Exempt

REPORTS TO: Chief Financial Officer

GENERAL SUMMARY

Unity National Bank is looking to hire an experienced VP of Bank Operations who will lead the overall bank Operations, Retail Banking areas while supporting senior management to accomplish the bank's strategic growth plans. We are looking for someone who is passionate about the development of others, and can think highly strategically, while at the same time being able to roll up one's sleeves when needed.

The VP of Bank Operations will assist in the company's effort nationally to ensure our core retail banking platforms work across multiple core processing systems, and will mitigate and remove all barriers to ensure a meaningful customer experience and banking relationship is established. You will be required to work closely with and support the sales, marketing, and business development efforts that will drive new business to the bank through product development and new customer relationships.

ESSENTIAL FUNCTIONS

- Build, develop, maintain, and grow the banking core processing platforms and systems and ensure the overall operations functions effectively as well as assisting with the national growth plans.
- Help to define and build the roadmap for service providers, banking partners, and support systems needed to expand nationally.
- Lead and execute (end-to-end) critical projects on the roadmap.
- Analyze data and search for new features to constantly improve the bank's platform and solution.
- Manage and build strong relationships with key banking partners, processors, card networks, and other service providers.
- Manage our current banking relationships - negotiating commercial terms, ensuring we pass all the different banks' annual reviews and that we meet our reporting duties
- Establish and maintain risk and quality banking partner logs, to track and mitigate risk to the business
- Build monitoring systems and identify risks to ensure responsible delivery.
- Work closely with business development, legal, compliance, finance, business development, and marketing, and other growth team members.
- Represent operations in senior leadership processes and meetings.
- Provide senior leadership regular reports on business key performance indicators (KPIs)

- Develop a robust KPI goal setting & reporting process to evaluate the Bank's ability to meet targets, optimize performance, achieve customer satisfaction, and identify improvement opportunities
- Ensure sufficient backup procedures and processes are in place to guarantee that we can process all banking needs fully and on time
- Define, implement, and manage an efficient, controlled, and cost-effective operating model that supports revenue growth and ROI forecasts
- Develop and deliver weekly and monthly reporting dashboards for senior management
- Steering operational process improvement projects with full ownership and responsibility including project management and communication with all internal stakeholders and Identifying and mitigating/eliminating existing inefficiencies, operational issues, and risks
- Implementing quality assurance measures to improve business monitoring
- Directly collaborating with the department head on organizational and strategic topics
- Manage and scale customer service, to support the needs of a rapidly growing business
- Ensure regulatory compliance and lead all regulation related matters including managing counsel and any lobbying efforts
- Other cost cutting initiatives including vendor management
- Provide leadership and mentorship for operation staff and other company departments as we scale the bank's solution
- Guides and directs management in the development, production, promotion, of the bank products and services.
- Examines current business process and make necessary changes so the best practices and policies are in place.
- Prepares reports on a weekly and monthly basis relating to overall status of the branch operations and whether objectives are being met
- Directs the preparation of short-term and long-range plans and budgets based on broad organizational goals and growth objectives in consultation with the CFO.
- Creates the structure and processes necessary to manage the organization's current activities and its projected growth.
- Maintains a sound plan of corporate organization, establishing policies to ensure adequate management development and to provide for capable management succession.
- Develops and implements procedures and controls to ensure security and accountability and accurate information flow within the organization.
- Participates in the design of hardware and software systems to assist in the smooth and efficient flow of information.
- Establishes operating policies consistent with the bank's policies and objectives and ensures their execution.
- Evaluates the results of overall operations regularly and systematically and reports these results to the CFO.
- Ensures that the responsibilities, authorities, and accountability of all direct subordinates are defined and understood.
- Ensures that all organization activities and operations are carried out in compliance with USA regulations and laws governing business operations.

Direct Supervisory Responsibilities and Reporting

- Supervises Retail Branch managers, all bank operations.
- Is responsible for the overall direction, coordination, and evaluation of Branch Operations.

- Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems

Required Experience

- Bachelor's degree or seven years related banking experience and/or training; or equivalent combination of education and experience.
- Minimum of 7+ years progressively responsible Banking or Savings & Loan and Operations work experience.
- A strong understanding of regulatory compliance, commercial loan operations, loan processing, quality assurance, and loan servicing.
- A commitment to the development of products for economically disadvantaged clients.
- Demonstrated ability to: understand/analyze performance/production data to identify improvement opportunities; manage complex projects that impact operations effectively and within time and budget; ensure policies, procedures, risk parameters and guidelines of the organization are met; communicate effectively both verbally and in writing.
- Good understanding of and commitment to the Unity National Bank structure, mission, core values and motivation as expressed in the ability to incorporate the mission and values in the work area.