

Position Specification

Banking & Financial Services EVP, Consumer Portfolio Manager

The Company

Our client offers a range of financial products and services with a distinct focus on serving active and former military personnel and their families. Banking services, such as deposit accounts, home mortgages, consumer loans, credit cards, and trust services, are provided through the bank, while Financial Planning offers investments, investment management, and retirement planning services, and it also sells life, property/casualty, disability, and long-term care insurance. The company is 100% owned by the Employee Stock Ownership Plan.

The bank serves 100,000 client families with 150,000 distinct accounts and \$1B in deposits. The bank employs 95 people and provides checking, savings, card services, mortgage, and loans to clients as well as online banking capabilities.

The Position

Location

Southwest United States

Relocation will be provided, and the long-term expectation is to work in the office, at minimum on a part-time basis as dictated by COVID restrictions. Initially this position will work remotely.

Position Summary

Reporting to the Bank President/CEO, the EVP Consumer Portfolio Manager is responsible for leading the growth of the bank's consumer portfolio to include consumer loans, residential mortgage, card services, and deposit sales focused on those who serve from young military families to successful veteran retirees in their pursuit of lifelong financial security. The position is responsible for developing the vision and executing the bank's consumer strategy from current state to re-imagined state with inspirational leadership delivering the Organization's winning proposition in support of the enterprise commitments for its clients, field force, employees, and company. This position will work closely with the executive leadership of Advisor Operations, Marketing and Communications, Compliance and Legal, Business Information Solutions(BIS), Financial Services, and third-party vendor relationships. This position is a member of the enterprise Senior Leadership Team (SLT), the Asset Liability Committee (ALCO), participant at the Board of Director's meeting, and other committees as assigned.

Reporting Relationship

This role reports directly to the Bank President / CEO and will manage a team of four direct reports responsible for consumer lending, mortgage products, credit card services and deposits.

Responsibilities

- Continually assess and optimize the consumer portfolio performance leveraging data analytics tools and insights to maximize the bank's loan to deposit ratio leveraging stable deposits with sustainable loan growth through differentiated product offerings working in collaboration with home officer partners and our field force.
- Partner with advisor operations, financial planning, and marketing to influence and elevate advisor and client engagement for banking opportunities during the client engagement process and new client onboarding.
- Conduct bank presentations and training for Districts and advisors on the features and benefits of leveraging Debt Consolidation Loans to reduce high interest debt and increase savings for the target market.
- Lead the bank sales experience in partnership with UX team for all client delivery touch points to drive sustained growth of the consumer portfolio from the value created through the seamless client experience and differentiated solutions and services to best serve the wants and needs of existing and future clients.
- Seek opportunities to automate and simplify bank sales and account opening processes through digital channels for a seamless client experience and leverage data insights for client informed enrichment opportunities to grow the portfolio and client loyalty with positive emotional experiences.
- Collaborate and contribute to Organization's product development process through market, industry, client, and field research to enhance the client and field force experience by extending innovative industry available products with unique client attributes that are integrated with financial planning for the target market.
- Partner with Bank Controller and Compliance officer in the risk assessment process of the consumer portfolio to include interest rate sensitivity, compliance and strategic risk, and consumer credit concentration.
- Assess and update consumer lending policy guidelines to meet all safety and soundness requirements along with prudent underwriting criteria commensurate with our target market and financial planning model.
- Ensure the appropriate internal preventive and detective controls are maintained within Consumer loans and Card Services to include Military Lending Act (MLA) and Servicemembers Civil Relief Act (SCRA).
- Sets goals, monitors work, and evaluates results to ensure that departmental and organizational objectives and compliance requirements are met and are in line with the needs and mission of the organization.
- Coaches, develops, and inspires direct reports to meet performance objectives and team goals. Establishes development plans for future growth and succession planning.
- Communicates and works closely with other members of the leadership team and successfully collaborates with departments across the organization to achieve revenue goals and customer experience targets.
- Develops and directs the administration of a multi-million expense budget which includes staffing, negotiations for expenditures, managing vendor relationships/expenses, analyzing reports, initiating process improvements, and reducing cost. Ensures that variances are proactively managed and resolved in a timely manner. Prepares the budget including analyzing and reviewing data to appropriately calculate expected costs and income.

- Ensures development, implementation, documentation, and monitoring of consumer and mortgage compliance matters; meets or exceeds all regulatory agency guidelines and standards.
- Ensures the development and maintenance of an effective organization for area(s) of responsibility including setting efficient workflow patterns; establishing performance standards; effectively delineating duties and responsibilities; providing suitable staffing levels; supervising as appropriate; and communicating pertinent information in a timely manner.
- Must be knowledgeable of all bank lending, mortgage, card services, and deposit procedures and policies to manage the daily requirements of running the department. Stays current on all changes affecting the bank and communicates these changes to the department to ensure compliance.

Travel

About 10% business travel.

The Candidate

Education

The successful candidate will possess a bachelor's degree and a master's degree and/or certification from Graduate School of Banking are highly preferred.

Professional Qualifications

- 10 to 15 years of banking or financial services experience required.
- 7 to 10 years of bank portfolio lending with credit authority experience required.
- 3 to 5 years of debit and credit card product management experience preferred.
- 3 to 5 years of mortgage experience preferred.
- Safe Agile experience preferred.
- Military experience preferred.
- Possesses maturity and demonstrations professionalism in addressing problems and recommending solutions to quickly resolve personnel or client issues.
- Adept at setting priorities, determining tasks and delegating work assignments for the assigned teams.
- Experience leading and coaching a client-focused team of highly qualified banking professionals and team leaders to achieve annual business plan objectives and value-added performance targets in accordance with the regulations, policies, and guidance of the President / CEO of FCB, and the FCB Board of Directors.

Knowledge, Skills and Abilities

- Excellent analytical and critical thinking skills to assess situations, troubleshoot and make recommendations from both strategic and tactical perspectives.
- Proven ability to assimilate, understand and manage problem solving and opportunities recognition in context of consumer bank sales and product development.
- Expertise in aligning business process to the business goals leading to improvement in bottom-line, cost reduction and optimization and performance excellence.

- Demonstrate excellent leadership and interpersonal communication skills to effectively communicate with executives and board members.
- Must be able to work independently or within a team environment with little or no supervision, be self-motivated and demonstrate initiative to take on new tasks.
- Must be detail oriented, possess strong organizational skills, trustworthy and comfortable working in a highly confidential business environment.

To learn more about this opportunity or provide a confidential referral, please contact:

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Please use this reference code in the subject line of your response:

Reference Code: 486-04_EVP-Consumer-Portfolio-Mgr_PPI

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