CHIEF CREDIT OFFICER – JOB DESCRIPTION

Provide structure, direction, credit review, and credit approval within Community Bank. In addition, the Chief Credit Officer (CCO) reviews and updates loan policy and procedures as appropriate to maintain the overall credit quality of the Bank’s loan portfolio. The CCO will direct all lending activities and functions of Community Bank.

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<th>Classification</th>
<th>FLSA Status</th>
<th>Department</th>
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<tr>
<td>Full-Time</td>
<td>Exempt</td>
<td>Lending</td>
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STATEMENT OF EXPECTATIONS

Community Bank expects all employees to comply with the responsibilities of their assigned position to the highest degree of performance by:

- Adhering to the Company’s policies and supporting Management decisions and goals in a positive, professional manner.
- Representing Community Bank with a high level of integrity and professionalism.
- Maintaining 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.
- Demonstrating a willingness to adapt to changing business needs and deadlines.
- Possessing a work ethic that includes neatness and punctuality.
- Exhibiting a professional, business-like appearance and demeanor.

ESSENTIAL FUNCTIONS

- Supervise all lending operations and activities
- Oversee the bank’s loan risk management process to monitor quality control and minimize losses.
- Reviews/analyzes/approves credits up to $1MM prior to committee submission.
- Oversee and develop centralized small business lending group (SBL). Buy in to Credit scoring.
- Coordinate the development and ongoing maintenance of Loan Policy and Loan Procedure to ensure adherence to sound underwriting best practices, laws, and regulations.
- Inform the President, Board of Directors, and Loan Committee of any material considerations affecting loan portfolio or policy.
- Oversee past due loans, OREO, and all workout or collateral liquidation situations in order to minimize loss potential.
- Routinely train and provide career development opportunities for lending-focused personnel.
- Actively manage participation portfolio, and participating bank network (via Participation Officer).
- Ensure loans are properly documented for covenant compliance as well as safety and soundness (via Loan Operations Department).
- Assist loan personnel with loan pricing, underwriting, and structuring.
- Chair Board Loan Committee.
• Determines loan personnel requirements, establishes performance standards and training for subordinates, reviews and evaluates performance and recommends salary adjustments, promotions, and discharges.

• Acts as a member of ALCO to ensure proper loan pricing and funding plans are implemented to accomplish goals with an acceptable degree of risk.

• Responsible for completing Digital University and all other training courses as assigned.

ADDITIONAL RESPONSIBILITIES

• Maintain frequent contact with branch retail staff and occasional travel to Branch locations.

• Continue education classes and/or training sessions, as required.

• Be actively involved in community affairs and organizations.

• Maintain current employee information in the Disaster Recovery Plan.

• Review employee time cards, edit, correct and approve each pay period; monitor employee leave time to ensure it is being used according to company policy; notify Human Resources when an employee requests, or may require, an extended leave of absence (such as FMLA); conduct performance reviews; prepare disciplinary documentation when appropriate; and complete the necessary paperwork and process when hiring or terminating an employee.

• Perform other duties as assigned.

ENVIRONMENT AND INTERACTION

Work areas are inside, in a climate-controlled environment, with moderate background noise. Position requires occasional travel to branch locations. Position may involve exposure to potentially hazardous conditions (e.g., robbery).

• Reports To: President/CEO

• Supervises: Regional Credit Administrators and Loan Servicing Supervisor.

MATERIAL AND EQUIPMENT USED:

Computer       Fax Machine    Copier     Voicemail
Typewriter     Email          Printer    Telephone
General Office Supplies

PHYSICAL ACTIVITIES REQUIRED TO PERFORM ESSENTIAL FUNCTIONS

• Sitting/Mobility: Approximately 90% of time is spent working at a desk. Balance of time (approximately 10%) is spent moving around work areas.

• Communication: Ability to effectively communicate with co-workers, clients and outside agencies in writing, in person and over the phone.

• Vision: Ability to effectively use a computer screen and interpret printed materials, memos and other appropriate paperwork.

• Lifting/Carrying: Ability to transport files and supplies (up to 25 pounds).

• Stooping/Kneeling: Ability to access files and stock supplies.
CHIEF CREDIT OFFICER JOB DESCRIPTION – CONTINUED

- **Reaching/Handling:** Ability to input information into computer systems and retrieve and work with appropriate paperwork, equipment, and supplies.

**PROFICIENCIES**

- 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.

- Solid word processing and computer database skills.

- Comprehensive knowledge of agriculture, and related operations.

- 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.

- Ability to take initiative and prioritize tasks; good time-management, organizational, problem-prevention and problem-solving skills.

- 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.

- Strong analytical ability with active listening skills.

- Ability to work accurately with close attention to detail.

- Ability to maintain confidentiality of sensitive information.

- Ability to study and apply new information.

**EDUCATION AND EXPERIENCE**

- Bachelor’s degree in Business Administration or Finance, or equivalent related experience.

- Seven (7) to ten (10) years of experience performing accounting/finance functions with three (3) to five (5) years of financial institution experience.

- Must be bondable.
ACKNOWLEDGEMENT

I have received and reviewed a copy of the Chief Credit Officer job description. I understand that this job description is not a contract of employment and in no way changes the at-will nature of my employment relationship with Community Bank, under which either Community Bank or I can terminate the employment relationship at any time, with or without cause or notice.

________________________________  _________________  
Signature of Employee                              Date

________________________________
Printed Name of Employee

________________________________  _________________  
Signature of Supervisor                              Date

________________________________
Printed Name of Supervisor