



Vice President of Retail Operations, Credit Union Job Description

JOB INFORMATION

<i>Job Code:</i>	115068
<i>Job Title:</i>	Vice President of Retail Operations, Credit Union
<i>FLSA Status:</i>	Exempt
<i>Supervisory:</i>	Manages through subordinate supervisors.
<i>Job Family:</i>	Credit Union
<i>Job Family Group:</i>	Accounting, Finance and Banking
<i>Management Level:</i>	4 Administrator

JOB SUMMARY

Oversees credit union retail sales and member services. Develops and implements sales initiatives, reviews sales reports, and ensures that all credit union products and services are promoted. Measures and evaluates organizational service goals and implements adjustments as appropriate. Ensures staff delivers the highest quality of member service and satisfaction. Resolves escalated and/or complex member problems. Provides guidance to subordinate managers on performance management of staff. Reviews use of credit union resources, identifying and communicating best practices for maintaining cost efficiency. Develops and drives implementation of policies and procedures for member services.

JOB QUALIFICATIONS:

Education

<i>Req</i>	<i>Pref</i>	<i>Degree</i>	<i>Field of Study</i>	
X		Bachelor's degree	Finance	Or
X		Bachelor's degree	Business Administration	Or
X		Bachelor's degree	in related field(s)	
	X	Master's degree	Finance	Or
	X	Master's degree	Business Administration	Or
	X	Master's degree	in related field(s)	

Additional Education

Check here if experience may substitute for some of the above education.

Combined experience/education as substitute for minimum education

Work Experience

<i>Req</i>	<i>Pref</i>	<i>Work Experience</i>	<i>Experience Level</i>	
X		12 years	Twelve years' experience of progressively responsible experience in financial institutions overseeing retail operations (e.g., consumer lending, teller operations, overall branch or contact center operations).	
X		6 years	Six years' experience in a management or leadership role.	
	X	15 years	Fifteen years' experience of progressively responsible experience in financial institutions overseeing retail operations (e.g., consumer lending, teller operations, overall branch or contact center operations).	

Work Experience

Req	Pref	Work Experience	Experience Level
	X	8 years	Eight years' experience in a management or leadership role.

Additional Work Experience

Check here if education may substitute for some of the above work experience.

Combined experience/education as substitute for minimum work experience

Knowledge, Skills and Abilities

Req	Pref	Functional Skills
X		Demonstrated interpersonal, organizational, critical thinking, problem-solving, and analytical skills.
X		Extensive knowledge in all aspects of consumer lending.
X		Excellent sales and service skills. Demonstrated ability to teach sales and service skills.
X		Excellent written and oral communication skills, and an exemplary attention to detail.
X		Demonstrated ability to deftly handle time-sensitive matters, meet strict deadlines, and accomplish and sometimes confidential tasks.
X		Ability to build, develop and manage diverse, high-performing teams, fostering an environment of trust, collaboration, transparency, and accountability.
X		Demonstrated experience with office management software/tools (e.g. Google suite, Excel, Skype).
	X	Experience with risk management and/or quality assurance in financial services.
	X	Thorough knowledge of modern management techniques and practices.

Certifications

Req	Pref	Select Certifications	Enter Additional Certifications
	X		Certified Management Accountant (CMA)
	X		Financial Risk Manager (FRM)

Other Job Factors

JOB ACCOUNTABILITIES

	% Time	Essential	Marginal	N/A
Oversees credit union retail sales and member services. Develops and implements sales initiatives to stimulate member portfolio growth and department profitability. Reviews sales reports and makes recommendations on updates/changes to sales strategy, as appropriate. Accountable for premium member services and working collaboratively to ensure strategic goals are met. Ensures that all credit union products and services are promoted.				
Develops and implements strategies to achieve service goals and objectives. Measures progress, evaluates organizational service goals, and implements adjustments as appropriate. Holds periodic staff meetings. Identifies areas for improvement, changes in procedures, new developments, or changes in services or products. Keeps staff up to date on trends and general credit union information. Prepares and disseminates information pertaining to credit union trends, security issues, operations, regulations, and services to department staff on a regular basis. Recommends process improvements to remediate service issues.				
Oversees evaluation of customer service. Ensures staff delivers the highest quality of member service and satisfaction. Resolves escalated and/or complex member problems in a professional and positive manner. Conducts, or assists in conducting, market research (e.g., member satisfaction surveys, industry trends). Recommends programs and projects beneficial to the credit union and its members. Cultivates and maintains key relationships with service stakeholders (e.g., management, vendors).				

JOB ACCOUNTABILITIES

	<i>% Time</i>	<i>Essential</i>	<i>Marginal</i>	<i>N/A</i>
Provides guidance to subordinate managers on performance management of staff. Ensures efficient communication between subordinate managers and staff to ensure high employee engagement. Assists subordinate managers in development and implementation of motivational initiatives for staff (e.g., sales competitions, establishing loan goals). Addresses technical and operational questions or problems from credit union staff. Makes appropriate referrals, recommendations, and suggestions. Prepares retail operations reports as necessary.				
Reviews use of credit union resources, identifying and communicating best practices for maintaining cost efficiency. Assists in developing budget for member service center. Monitors budget throughout its lifecycle for compliance. Accountable for the daily branch/ATM cash operations and adhering to cash limits set by the board of directors.				
Develops and drives implementation of policies and procedures for member services. Ensures policies and procedures are accurately communicated to all staff. Verifies that policies and procedures adhere to all relevant rules and regulations. Promotes an environment that fosters inclusive relationships and creates unbiased opportunities for contributions through ideas, words, and actions that uphold principles of the USC Code of Ethics.				

Other Requirements

<i>Essential:</i>	<i>Emergency Response/Recovery</i>	<i>Essential:</i>	<i>Mandated Reporter</i>
Yes	In the event of an emergency, the employee holding this position is required to “report to duty” in accordance with the university’s Emergency Operations Plan and/or the employee’s department’s emergency response and/or recovery plans. Familiarity with those plans and regular training to implement those plans is required. During or immediately following an emergency, the employee will be notified to assist in the emergency response efforts, and mobilize other staff members if needed.		A mandated reporter who in his or her professional capacity has knowledge of, or reasonably suspects a person who is under the age of 18 years, elderly, or a dependent adult has been the victim of abuse or neglect must report the suspected incident. The reporter must contact a designated agency immediately or as soon as practically possible by telephone or in writing within 36 hours. By virtue of the associated job duties, this position qualifies as a mandated reporter as required by state law and USC’s policy at: https://policy.usc.edu/mandated-reporters/
<i>Campus Security Authority (CSA)</i>			<i>Essential:</i>
By virtue of the associated job duties, this position qualifies as a Campus Security Authority as required by law and USC’s policy at: https://dps.usc.edu/alerts/clery/			No

ACKNOWLEDGMENTS

The above statements reflect the essential and non-essential functions as necessary to describe the principle contents of the job. They are not intended to be a complete statement of all work requirements or duties that may be required of the position. I understand that I may be asked to perform other duties as assigned. USC reserves the right to add or change duties at any time.

The University of Southern California is an Equal Opportunity Employer. USC prohibits discrimination on any basis protected under federal, state, or local law, regulation, or ordinance or university policies. All employment decisions are based on individual qualifications and business need.

I acknowledge receipt of this job description and its associated physical requirements. I have read and understand the job description and job requirements and agree to abide by their contents. I realize that duties may be requested of me that are not specifically stated herein. I understand that I will be expected to adjust to potential fluctuations in work volume. I understand that, if I have any questions about the essential functions or expectations of my position, my supervisor and/or HR partner are available to discuss them with me.

Print Employee Name

Signature

Date

Print Manager Name

Signature

Date

This job description describes the general nature and level of work required by the position. It is not intended to be an all-inclusive list of qualifications, skills, duties, responsibilities or working conditions of the job. The job description is subject to change with or without notice, and Management reserves the right to add, modify or remove any qualification or duty. Nothing in this job description changes the existing at-will employment relationship between the university and the employee occupying the position.