TITLE: Finance Manager
DEPARTMENT: Accounting/Finance
REPORTS TO: Chief Financial Officer (CFO)

JOB SUMMARY:
The Finance Manager is responsible for directing the interest rate risk management and asset liability management (ALM) functions of the Bank. The Finance Manager will monitor and manage interest rate risk through utilization of internal software platforms and working closely with the Bank's ALM vendors. This position will be responsible for directing and enhancing systems and procedures to maintain accurate financial data and preparing monthly ALM reports. This position also will ensure compliance with applicable regulatory and legal requirements, and internal policies while safeguarding the Bank's financial assets.

MAJOR RESPONSIBILITIES:
- Prepare financial projections using asset liability software to model various scenarios considering internal and external variables.
- Work directly with ALM vendors to provide accurate data and assumptions to effectively measure and monitor the Bank's interest rate risk.
- Monitor short-term investments and borrowing portfolios to ensure adequate liquidity is available to meet withdrawal demand and loan growth.
- Develop and maintain a funds transfer pricing program that measures the profits earned from various product and deployment activities of the Bank.
- Work closely with executive management, lending, deposit operations, retail, compliance, information technology, and other departments to support strategic and operational objectives including providing pricing and profitability analysis.
- Prepare and review financial and regulatory reports.
- Assist the Accounting Manager in maintaining the integrity of the Bank's financial reporting systems and accounting records as well as cross-training and serving as back-up on various accounting functions.
- Assist in the development and monitoring of the Bank's annual operating budget and financial forecasts.
- Analyze financial results and prepare reports for executive management and the Board of Directors.
- Coordinate and assist with regulatory examinations.
- Develop, implement, and maintain accounting policies, procedures, and internal controls.
- Identify opportunities to improve efficiency and accuracy of accounting and financial processes.
- Support the Bank's strategic plan and related Accounting and Finance initiatives.
- Serve as administrator for assigned financial applications and systems.

Leadership Responsibilities:
- Manage workflow to ensure timely completion of finance functions.
- Participate in ongoing leadership and professional development.
- Promote cross-training to ensure continuity of finance and accounting operations.
- Foster a collaborative, professional, and service-oriented work environment.
- Establish procedures that promote efficiency, accountability, and strong internal controls.

Operational & Compliance Responsibilities
- Ensure compliance with all applicable accounting standards, banking regulations, and Bank policies.
- Maintain strong internal controls to safeguard Bank assets and minimize operational risk.
- Support internal and external audits by providing accurate documentation and responding to audit requests.
- Assist in preparation for regulatory examinations and implement corrective actions when necessary.
- Ensure accurate record retention and financial documentation in accordance with regulatory requirements.
- Monitor financial reporting processes to ensure completeness, accuracy, and timeliness.
- Protect the confidentiality of financial information and customer data.

Community Involvement & Collaboration
- Represent the Bank professionally within the local community through participation in community events and professional organizations.
- Support the Bank's commitment to community banking by fostering positive relationships with customers, community leaders, and local organizations.
- Collaborate with all Bank departments to support organizational goals and enhance customer service.

PREFERRED SKILLS:
- Strong knowledge of Bank accounting principles.
- Thorough understanding of financial reporting, budgeting, and internal controls.
- Experience in forecasting, long-range planning, and financial modeling.
- Strong analytical, organizational, and problem-solving skills.
- Excellent attention to detail and accuracy.
- Proficiency with accounting software, Microsoft Excel, and core banking systems.
- Ability to manage multiple priorities and meet deadlines.
- Excellent leadership, communication, and mentoring skills.
- Ability to maintain confidentiality and exercise sound professional judgment.
- Demonstrated commitment to customer service, teamwork, and community banking values.

QUALIFICATIONS:
- Bachelor's degree in Accounting, Finance, or a related field.
- Certified Public Accountant (CPA) or Masters designation preferred.

- Minimum of 5 years of accounting experience, with experience in financial institution accounting strongly preferred.
- Prior supervisory or management experience preferred.
- Knowledge of bank regulatory reporting, internal controls, and financial statement preparation.

PHYSICAL REQUIREMENTS:

- Ability to sit for extended periods of time.
- Occasional lifting of files or materials up to 20 lbs.
- Ability to review detailed financial information and documentation on computer screens.