



Market President

The Market President position leads and manages the bank team and is also responsible for a loan portfolio. This position leads and ensures all lending staff operate within the credit policy and procedures adopted by the Board.

As Market President, this position is responsible for managing an individual and bank loan portfolio including loan analysis, delinquency and credit quality.

This position will help set overall strategic direction for the bank to assure that strategic objectives, profitability and growth goals are achieved.

As Market President, this position is responsible to promote the bank by servicing and deepening relationships with existing customers and attracting new customers. Community involvement is an important component of the position.

Key Job Responsibilities:

- Lead staff and work effectively as part of the KodaBank team. Demonstrate a positive attitude with co-workers. Adjust quickly to different work situations and remain composed in stressful situations. Look for ways to help team members versus waiting to be asked.
- Assist setting bank goals and objectives for performance areas including profitability, credit quality, delinquency, loan volume and deposit growth. Lead team to achieve bank goals and growth expectations.
- Lead and manage all team members to achieve acceptable levels of loan delinquency and loan losses.
- Develop and lead efforts to assure implementation of the bank's strategic direction for growth, products, and people.
- Ensure credit staff is achieving their individual goals. These will include portfolio growth, non-interest income, credit administration, delinquency and loan loss targets.
- Lead and motivate staff. Develop a culture that motivates staff to perform above expectations and take pride in delivering exceptional service.
- Establish credibility throughout the organization as an effective developer of solutions to business challenges.
- Develop and mentor staff to ensure an effective succession plan is in place for key bank positions.
- Build an inclusive culture that attracts and retains diverse and talented employees.
- Promote a positive image of the bank in the communities and region.

- Manage and oversee the bank loan portfolio. Manage credit quality to acceptable levels as part of the strategic plan. Oversee collection of past due loans, monitor loan file exceptions outstanding and recommend loan charge-offs.
- Lead and schedule bank credit staff meetings.
- Identify staff credit training needs and ensure all training gets completed.
- Ensure bank staff operate within bank credit policy and procedures and in compliance with federal and state banking regulations.
- Lead and maximizes loan related fee income opportunities.
- Supervise staff to analyze financial information and complete credit presentations. Obtain necessary credit approvals.
- Positively promotes KodaBank in the community and region served. Exhibit the ability to be a positive extension of the bank in all external communication.
- Oversee maintenance of the bank building, equipment and other bank owned property. Recommend improvements, and complete maintenance to the building and property as needed.
- Embrace change as opportunity and lead it throughout the organization.
- Lead lending staff to achieve bank goals and objectives.
- Supervise lending staff, set targets, develop action plans, and measure results against the defined target goals.
- Demonstrate ability to effectively negotiate and sell financial service products. Must be able to develop a "win-win" approach to problem solving with customers.
- Develop and lead sound, prudent bank strategies. Think visionary and lead change to accomplish goals. Work effectively as part of the senior management team.
- Communicate thoughts clearly – both orally and written. Communicate effectively throughout the organization to all levels of staff customers.
- Lead, encourage and motivate others to achieve success and exceed individual job performance expectations.

Education & Special Requirements

- Four year degree in banking, finance, accounting or business related field.
- Seven to ten years successful banking experience including the ability to grow a loan portfolio and make sound credit decisions.
- Must be able to work under stress and handle difficult situations.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

KodaBank is an Equal Opportunity Employer.