



**COMMUNITY CREDIT UNION of FLORIDA**  
**Position Description**  
**Director of Finance and Analytics**

**Reports to: VP of Accounting & Finance**

**Department: BIU**

**Operations Job Group: Exempt**

The primary purpose of this position is to assist Community Credit Union of Florida in living out our Mission, *“Always improve the financial well-being of our members and make a positive difference in our community,”* by delivering outstanding service to both internal and external members. In addition the Director of Finance and Analytics is responsible for management and deployment of the business intelligence system, including data preparation and warehousing, reporting, financial, and some behavior and predictive analytics. The incumbent is responsible for the quality of the data across multiple software solutions. The incumbent is also responsible for organizing the information in report and/or graph format, and presenting a conclusion to the Executive Staff.

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**ESSENTIAL DUTIES**

1. The Director of Finance and Analytics is responsible for:
  - (a) Ensuring all activities run smoothly and efficiently and is responsible for attaining established departmental goals.
  - (b) Adhering to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines.
  - (c) Abiding by CCU’s Service Promises when helping a member or co-worker to ensure timely responsiveness to the individual’s needs. Promotes teamwork, respects opinions, abilities and contributions of others and conveys a willingness to assist and cooperate with others and the organization.
  
2. The Director of Finance and Analytics is responsible for the general supervision of staff including the evaluation, training, recruitment and discipline of Business Intelligence Unit (“BIU”) employees. The individual demonstrates the ability to recognize performance problems and address them in a timely, appropriate fashion and is able to define measure and increase staff productivity as needed. The Director of Finance and Analytics is responsible for promoting cooperative, productive behavior and:
  - (a) With regard to staff:
    - Ensure team delivers service to both internal and external members that are in alignment with the credit union’s Service Promises.
    - Develop each employee to their highest potential by identifying their areas for improvement and appropriately coaching, training or correcting the employees’ performance.
    - Recognize employees who perform at a high level, and hold employees accountable for their performance, attitude and behavior.
    - Meet with each employee at least quarterly to review previous quarter’s performance, set goals for upcoming performance and develop plans to improve employee’s performance.
    - Ensure that the department meets goals as established by the Credit Union.
    - Demonstrate enthusiastic support of corporate mission, core values and long term objectives.

- Performs job duties within our bylaws, regulations, Board of Directors policies, established internal and external service standards and our work procedures.
  - Train and supervise department staff. Assign, direct, coordinate and review work performed by staff.
  - Maintains a highly motivated, well-trained staff maintaining effective employee relations.
- (b) Establishing realistic productivity requirements; monitors staffing and scheduling needs; effectively coaches and counsels subordinates; ensures all personnel problems are properly documented; effectively enforces policies, procedures and rules of conduct; accurately monitors performance standards of each staff member.
  - (c) Monitoring staff to ensure 70-80% engagement metrics are met. Ensures staff is accurately completing daily task activities and entering time in a timely manner. Ensures staff is assisting with telephone support and responding to member inquiries and problems in a professional, timely manner.
  - (d) Conducting and/or recommending staff for specific training programs to ensure professional development. Also, conducting regular skill assessments of staff track and monitor training and check employees' progress in all training programs. In addition, the incumbent is responsible to some extent for self-development and is to broaden incumbent's knowledge and skill base by personal request or as directed by the immediate supervisor.
  - (e) Ensuring all activities run smoothly and efficiently and is responsible for attaining established departmental goals, ensuring adherence to all credit union standard operating policies and procedures, as well as state and federal regulations and guidelines.
  - (f) Abides by CCU's Service Promises when helping a member or co-worker to ensure timely responsiveness to the individual's needs. Promotes teamwork, respects opinions, abilities and contributions of others and conveys a willingness to assist and cooperate with others for the benefit of the organization.
3. Provides a timely, accurate analysis of financial reports including ALCO package, Financial package, Lending Package, Collection Package, and operational Reports that assist the President, Board of Directors and senior management in the decision making process. Provides strategic input and plays a leadership role on issues affecting the credit union; i.e., financial policy, new product projections, risks, mergers, etc.
  4. Responsible for making value out of data. To be able to analyze, interpret and put the findings to use. Translate business needs into realistic functional specifications and solutions. Implement new statistical or other mathematical methodologies as needed for specific models. Manage and develop automated and standardized reporting solutions to predict trends, develop strategy, and evaluate organizational performance.
  5. Responsible for performing analytics in many different ways, such as financial, behavior and predictive and has the ability to structure the data accordingly.
  6. Prepares in-depth statistical analyses, reporting results and offering insights and or solutions to executive staff. These analysis may include stress testing of capital or ad hoc reporting and prepares interactive financial models needed by the executive team for "what-if" analyzing, trending, and other uses.

7. Responsible for oversight of the credit union data base (ARCU), and SQL data extracts, data validation, and data transformation and for ensuring the accuracy of end reports and information provided to management.
8. Make recommendations of new technologies, such as artificial intelligence, and assist in developing the technologies in to useful tools. Keep up-to-date on the latest technology trends.
9. Communicate with CCU staff in the creation and execution of business reporting needs.
10. Performs other related duties as assigned and works on special projects as assigned.

### **ENVIRONMENT AND PHYSICAL ACTIVITIES**

The environment for this position is an open, non-confined office-type setting that is clean and comfortable where the incumbent is free to move about at will. It may include some minor annoyances such as noise, odors and drafts.

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to spend time writing, typing, speaking, listening, lifting (up to 25 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting for long periods of time (up to 8 hours), pulling, walking, standing, squatting, kneeling, and reaching.

The incumbent for this position may operate any or all of the following: telephone, copy and fax machines, calculator, film equipment, typewriter, computer terminal, personal computer, and related printers.

### **MENTAL DEMANDS**

The incumbent in this position must be able to read documents or instruments, perform detailed work and problem solve; possess excellent member contact and verbal and written communication skills; have strong math and analytical reasoning skills; and the ability to effectively handle stress, multiple concurrent tasks, and constant interruptions.

### **POSITION REQUIREMENTS**

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree from a college or university; or five (5) or more years of related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of an in-depth background in math, finance, statistics, predictive analytics and behavioral analytics. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be applicable to the financial industry.

- Five (5) or more years of extensive, progressive managerial experience with demonstrated leadership ability.
- Five (5) or more years of experience preparing and analyzing financial data. Including but not limited to, Asset Liability Management, Interest Rate Risk, Net Economic Value, Margin analysis, product pricing, and stress testing and cost analysis.
- One (1)+ year's practical experience with SAS, ETL, data processing, data programming and data analytics preferred.
- Knowledge of related state and federal banking compliance regulations, and Credit Union accounting policies and procedures.
- Advanced skills in computer terminal and personal computer operation, and word processing and spreadsheet software programs.
- Innovative thinker with the skills necessary to keep up with new technology.
- Ability to take new technologies and apply them to practical uses.
- Ability to perform and explain advanced math and statistical skills, such as regression, multivariate data analysis, K-means clustering, pattern recognition and other data mining techniques.
- Exceptional oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to members and employees.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Excellent organizational and time management skills, with ability to multi-task, the ability to work with little supervision while performing duties and are a strong team player.

The incumbent must be able to perform this position safely, without endangering the health or safety to individual or others.

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Management reserves the right to change this position description at any time according to business needs.

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**Review and Approval:** Indicates review by incumbent and approval by supervisor.

Employee: \_\_\_\_\_ Date: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Date: \_\_\_\_\_

Department Head: \_\_\_\_\_ Date: \_\_\_\_\_

Human Resources: \_\_\_\_\_ Date: \_\_\_\_\_