



EVP - Chief Credit Officer – Remote

Join in the Battle For Better Banking.

Battle Financial, Inc. is building Battle Bank, N.A. (proposed) as a next-generation branchless, direct bank to help savvy consumers rid themselves of their existing banking institutions that continue to offer little to no value in their financial relationships. The bank's mission will be to revolutionize banking, as we believe clients deserve intuitive banking, high yields, access to global markets and premium service.

The experienced leadership team includes two founders of everBank.com and other senior team members from EverBank, executive leaders formerly with Solera National Bank, and a current board member and former executive leader of Sprott. The team has led several successful financial services start-up experiences and is dedicated to launching and growing the bank into a successful national player in the banking industry.

Battle Financial is seeking a dynamic, experienced, and entrepreneurial individual who will join the team prior to opening as a contractor to develop the policies, guidelines, and procedures for the lending function at Battle, and then become the Chief Credit Officer of Battle Bank, N.A. once approved and opened.

The Chief Credit Officer will report to the President as a member of the Executive Leadership team and will chair the Senior Loan Committee, as well as report to the Board's Credit Committee.

Battle anticipates a significant participation in margin-type lending, large scale resource extraction project lending, non-conforming single and multi-family real estate lending, national commercial and personal lending, and other concentrations that avoid highly competitive scale lines of business.

The leading candidate will bring the qualifications as listed below, but as important is a do-it-all attitude critical to the launch of a start-up institution. Over time a credit evaluation and administration group will progressively be built but at the onset a breadth of responsibility will fall to the Chief Credit Officer and their initial team.

The areas of responsibility include but are not limited to underwriting, approval, and administration of all commercial, residential, and consumer credit by setting loan policy; adhering to banking regulations; analyzing and managing credit quality; and providing engaged leadership.

Key Qualifications

- A minimum of ten years of experience in progressively senior credit and/or lending roles.



- At least five years of experience as a senior or executive lending officer responsible for managing workflow, developing business, underwriting credit requests (both consumer and commercial), collecting past due loans and presenting loan requests before a loan committee.
- A demonstrated ability to work effectively with minimal supervision and take initiative in determining independent problem solving and business development.
- An ability to communicate effectively internally and when appropriate with existing clients as well as prospective clients as it relates to new and existing loan requests.
- An ability to adapt to a changing work environment and a willingness to be flexible.
- Ability to professionally conduct oneself with telephone, email, and written correspondence with customers and/or co-workers
- Willingness to extend working hours where necessary to accommodate the completion of varied takes on behalf of customers.
- Minimal physical requirements for this position include but are not limited to: typing, standing for extended periods of time, lifting boxes/files and extended reaching at various levels of reach. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Responsibilities:

- At the direction of the Board and in cooperation with Executive Management, responsible for developing and maintaining the overall credit culture of the organization.
- Responsible for managing the credit risk for individual credits along with monitoring and managing portfolio risk for the organization.
- Creates and implements proper processes and work-flow to ensure a consistent and replicable process is in place. Manages performance of the team and conducts performance reviews within the processes of the Bank.
- Identifies ongoing training needs of the team to create strategies to promote growth and correct deficiencies as needed.
- Mentors and coaches analysts within the team to help develop their skills.
- Works with the analysts to solve complex credit issues and ensure that the final work product meets the quality and timing expected by the Bank's service level standards.
- Keeps on top of industry best practice and is constantly looking for, proposing, and implementing innovative technology to enable better internal customer service and accuracy.
- Performs ongoing reviews of the overall loan portfolio and individual loans to ensure that individual loans and the overall loan portfolio are properly risk graded.
- Works with the CFO to prepare the ALLL and make recommendations to executive management and Board of Directors for the proper funding level of the ALLL.
- Maintain and update as necessary, the bank's loan policies and guidelines.

Beneficial Qualifications



- CFP or CFA designation
- Other accredited banking designations
- MBA
- Experience modeling risk adjusted return via pricing models as part of approval process
- Ability to interact directly with lenders in their marketing and production responsibilities to help them to be more efficient.

To apply, send your resume to careers@battlebank.com

Battle Financial, Inc. is an equal opportunity employer and will make all employment decisions without regard to race, color, religion, national origin, ancestry, age, sex, pregnancy, marital status, sexual orientation, gender identity, citizenship status, disability, veteran status or other protected status, in accordance with federal, state and local laws.

We are looking for direct candidate applications only. Please no recruiters or agencies.