



Position Description

Title: Chief Financial Officer

Department: Financial Services

Reports to: President and CEO, Chairman of the Board

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Summary:

As a key member of the Executive Team, the Chief Financial Officer (CFO) provides strategic leadership and oversight of the bank's financial management, accounting operations, and regulatory compliance. Reporting directly to the President, this individual will help guide the bank's long-term financial strategy while ensuring its continued strength, stability, and service to the community.

Primary Responsibilities and Duties:

The summary of duties and responsibilities listed above are representative of the job requirements but, are not meant to be all-inclusive or prevent other duties from being assigned as necessary.

Strategic Leadership & Executive Management

- Partner with the President and executive team to develop and execute the bank's strategic plan and long-term financial goals.
- Serve as a trusted financial advisor to senior leadership and the Board of Directors, providing insight on growth, capital planning, investments, and business decisions.
- Lead and mentor the Finance and Accounting teams, fostering a culture of integrity, accountability, and collaboration.
- Build and maintain relationships with regulators, auditors, and community stakeholders

Financial Management & Reporting

- Oversee all accounting, finance, budgeting, and reporting functions of the bank.
- Ensure accuracy and integrity of financial statements, general ledger, and related records.
- Prepare and review financial reports, including balance sheets, income statements, and call reports.
- Oversee liquidity management, investment portfolios, and interest rate risk strategies in alignment with policy guidelines.
- Ensure compliance with GAAP, regulatory standards, and internal policies.
- Manage tax functions and coordinate with external auditors on annual reviews and examinations.



Budgeting, Forecasting & Analysis

- Lead the annual budgeting and forecasting process to align financial resources with strategic priorities.
- Monitor financial performance, identify trends, and provide actionable insights to leadership.
- Support data-driven decision-making through enhanced financial analysis and management reporting.
- Evaluate the financial impact of new initiatives, loan programs, and operational changes.

Regulatory Compliance & Risk Management

- Maintain strong relationships with bank examiners and ensure all regulatory reporting and compliance requirements are met.
- Oversee asset/liability management (ALCO) processes, liquidity, and capital adequacy.
- Monitor and manage risks related to investments, interest rates, and operations.
- Ensure sound internal controls, documentation, and audit readiness.

Operational Oversight

- Provide financial oversight for bank operations including new accounts, loan origination, and funds management.
- Enhance financial systems, workflows, and internal processes for improved efficiency and control.
- Identify opportunities for operational improvements and prudent cost management.

Leadership & Team Development

- Lead, mentor, and develop finance and accounting team members.
- Promote a high-performance culture focused on accuracy, transparency, and service to the bank and its customers.
- Encourage professional development and ensure cross-training to support future leadership continuity.

Position Requirements:

- Bachelor's degree in accounting, finance, or related field required; MBA or CPA preferred.
- 10+ years of progressive leadership experience in financial management, ideally within a community banking or financial institution environment.
- Strong knowledge of regulatory reporting, GAAP, and asset/liability management.
- Proven track record in strategic planning, financial modeling, and operational leadership.
- Strong understanding of bank accounting, liquidity management, call reporting, and regulatory compliance.



- Proven ability to balance strategic leadership with hands-on financial management.

Qualifications and Skills:

- Excellent written and oral communication skills supporting the presentation of financial information to a wide range of audiences, including the board.
- Strong analytical abilities to interpret financial data, identify trends, and develop solutions to complex financial challenges.
- The ability to align financial and operational strategies with overarching goals.
- Make sound, sustainable decisions regarding the allocation and use of financial resources to best support the strategic priorities.
- A professional approach that reflects humility.
- A record of integrity, honesty and trustworthiness.