

Helping customers with their financial needs and leading the way in innovation and responsiveness is the core of CoreFirst Bank & Trust's ("CoreFirst") mission. This philosophy, the CoreFirst Way, has guided the bank well for over sixty (60) years and sets us apart from competitors.

Position Description:	Executive Vice President, Chief Credit Officer		
Reports To:	CEO/President	Department:	Credit
Supervises:	SVP, Director of Credit Administration Consumer Credit Manager Director of Special Assets & Problem Loan Management Credit Systems Administrator	Classification:	Full Time - Exempt

🕒 Hours:	Mon-Fri 8 am-5 pm and other days and hours as needed		
🏠 Location:	Headquarters	3035 SW Topeka Blvd. or Topeka, KS 66611	16201 W. 95 th Street Lenexa, KS 66219
📌 Role:	<p>The primary responsibility of the Chief Credit Officer is to improve quality earnings by enforcing and overseeing all credit policies; to consistently improve asset quality by proactively directing the credit culture; to lead and nurture the practices of the bank in a manner that effectively manages capital and credit concentration risks; and support efforts to grow the loan portfolio and deliver our value proposition(s) to our customers. This role will involve identifying, quantifying, reporting, and addressing risk factors of the lending function through oversight to the Credit Administration and Special Assets Department.</p> <p>As an executive-level officer for the Bank, this individual will act as a leader, helping to direct and execute company strategies while nurturing the overall culture and environment of the bank. This position will serve on other key management committees and attend bank board meetings. Community involvement is expected.</p>		
📄 Apply:	www.corefirstbank.com/careers		
Essential Functions & Responsibilities:	<ul style="list-style-type: none"> • Accountable for the overall management of the analysis, approval processes, administration, servicing, and review of all loan and credit accounts from multiple urban markets. • Manage the bank's overall credit risk exposure and facilitate portfolio review and strategy. • Develop, assess, and submit for annual approval all policies, plans, and procedures for loans and credit products. • Ensure compliance with all policies and procedures governing credit activities. • Provide leadership for Credit Administration. • Lead efforts in Special Assets and Problem Loan Management. • Act as a critical collaborative working partner with Loan Operations. • Convene meetings for the Senior Loan Committee and Board Loan Committee. • Approve or reject all credits exceeding specified policy limits. Recommend loans that have potential for presentation to the management and/or board loan committees. • Evaluate and analyze the quality of the portfolio and monitor industry trends. • Oversee the implementation and management of the Loan Risk Rating System, ensuring loan officers are trained to analyze the risk in their portfolios accurately. • Responsible for the administration of the Management Watch List and ALLL coordination and ALLL documentation. 		

- Ensure that the ACL complies with CECL and accurately reflects loan impairments derived from the loan risk rating process. Also, provide management with a periodic analysis of external or overall portfolio trends for consideration in the ACL analysis.
- Assist the Accounting/Finance Department on credit-related accounting, call report, and Loan Loss matters.
- Responsible for preparing budget forecasts and expense controls for areas of supervision
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- Oversee the credit analytical needs of the Bank by developing and communicating credit risk analysis techniques
- Monitor and report on key macroeconomic trends to review and determine impact on portfolio performance, ensuring that all appropriate portfolio caps and limits are established, communicated, and adhered to.
- Conduct quantitative analyses and troubleshoot issues, including examining the drivers contributing to credit quality deterioration, and providing recommendations to improve performance.
- Ensure that all pertinent operational and credit risks are identified and appropriately assessed, along with established controls and action plans to mitigate these risks.
- In conjunction with Special Assets and production officers, will be responsible for the oversight of delinquent loans to ensure they do not deteriorate into problem credits or workout loans and thus pose further risk of loss.
- In conjunction with Special Assets and production officers, is responsible for the collection of work out loans and provides close supervision of all loans placed on the Management Watch List.
- Together with Special Assets, provide oversight for the acquisition, administration, and disposition of other real estate and other foreclosed or repossessed assets.
- Collaborate with the Senior Officers of the Retail and Commercial Banking Groups to ensure support to meet the customer sales and support requirements for their customers, as well as to support the bank's strategic objectives for financial performance and risk management. Deliver on Value Proposition(s).
- Coordinate with the Director of Risk Management, Audit Manager, and/or Director of Compliance to ensure that credit-related issues identified through formal audits, independent loan reviews, and regulatory examinations are addressed adequately and on time.
- Consult with the Director of Risk Management on current & emerging credit risk exposures while seeking independent advice on appropriate mitigating strategies, such as policy or procedure revisions.
- Provide oversight on credit-related guidance to ensure compliance with credit –related supervisory guidance and regulations from state and federal authorities.

Staff Management

- Recruit, train, and cultivate quality team members.
- Build and support a positive team environment.
- Provide ongoing motivation and engagement with the team to uphold a quality service culture.
- Exercise the standard authority of a department head regarding staffing, performance evaluations, promotions, rewards and recognitions, salary administration, and terminations.
- Be accountable for the development, management, and performance of the various teams and direct team leaders associated with this position.
- Delegate responsibilities as needed.
- Conduct regular coaching, mentoring, and feedback with each member on a “one on one” and group basis.
- Propose recommendations for development, education, and training programs for credit related employees.
- Make personnel changes as required to maintain service objectives.

Executive and Senior Management

Management should commit to delivering on the performance and strategic objectives outlined in budgetary, business, and strategic plans.

Management should cultivate a culture based on respect, trust, commitment, accountability, and results. This includes strong risk management, governance, and internal controls, which support and provide the appropriate standards and incentives for professional and responsible behavior.

Management should inform executive management and internal audit/risk management functions about new developments, initiatives, projects, products, and operational changes. They should ensure that all associated risks, both known and anticipated, are identified and communicated at an early stage. This includes utilizing the work conducted by the internal audit/risk management function in a manner that supports Board-approved policies and long-term soundness of the bank.

	<p>In General:</p> <p>Achieve and maintain a general knowledge of all facets of the bank and our services to understand our products and address questions and inquiries.</p> <p>Assist with other functional areas of the bank as needed. Develop and encourage a team atmosphere whenever possible. Participate in committees and task forces as requested. Be active in the community.</p> <p>Conduct all actions consistent with the overall mission of the bank.</p> <p>Execute all actions with internal and external customers in accordance with The CoreFirst Way.</p> <p><i>Please note this description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.</i></p>
<p>Experience:</p>	<ul style="list-style-type: none"> • Prior experience as a chief credit officer is strongly preferred. • A minimum of 7 to 10 years of experience in lending, credit administration, and problem loan management is required, ideally within a bank with assets exceeding \$1 billion. Experience across multiple markets is desired. • Management/supervisory experience of a minimum of 5 years. • Experience as a voting member in the loan approval process and/or loan committee is required.
<p>Education:</p>	<ul style="list-style-type: none"> • Bachelor's degree is required, preferably in the fields of business or finance
<p>Skills & Abilities:</p>	<ul style="list-style-type: none"> • Common Sense approach to community bank and credit administration practices. • Capacity and eagerness to build highly effective working relationships within one's own department and across other departments and teams in the organization. • Comprehensive knowledge of commercial, real estate, and consumer lending, as well as operations, is essential. • Skills in market monitoring • In-depth knowledge of financial analysis, loan structuring, problem credit resolution, and banking laws and regulations, with an emphasis on credit administration • Excellent verbal and written communication skills • Proficiency in organizing projects, setting priorities, and managing time effectively • Working knowledge of loan risk rating, portfolio monitoring, asset recovery, and loan workouts. • Willingness to make decisions and take responsibility for them
<p>Competencies:</p>	<p>Adherence to CoreFirst Values: Respect, Communication, Integrity, Initiative, and Accountability. A secondary focus on internal and external Customers, Compliance, Ethics, Perseverance, and Time Management is also essential.</p>

<p>Physical Requirements:</p>	<p>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 accommodation may be made to enable individuals with disabilities to perform the essential functions.</p> <p>While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, and walk. Some light physical effort is required.</p>
<p>Travel:</p>	<p>Travel is primarily local during the business day, although some local evening and weekend travel may be expected.</p>
<p>Work Environment:</p>	<p>This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets, and fax machines.</p>

Other:

- Applicants must pass a drug screen and background checks.
- Internal applicants must meet the minimum requirements of their current job and submit a resume via the employee portal.

CoreFirst Employment Practices:

CoreFirst provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability, or genetics. In addition to federal law requirements, CoreFirst Bank & Trust comply with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.

I, _____, acknowledge by my signature below that I have received a copy of my position description.
Print Name

I have read and understand my job duties and responsibilities as _____ (title). I further understand that I am responsible for the satisfactory execution of all the duties described therein, under any and all conditions as described.

I can perform the essential function of this position with or without reasonable accommodations? _____ Yes _____ No

I certify that the information provided above is true and complete, and I understand that if the information provided above is false, it may result in denial of employment or dismissal.

Employee Signature

Date

HR Representative Signature

Date

Revised 4/2026 KR