The following position is now available at Peoples Bank and Trust in McPherson. Please follow the instructions at the end of this notice to apply.

POSITION TITLE

Chief Credit Officer (Full Time – Exempt)

ROLE

The Chief Credit Officer provides strategic leadership and oversight to the Bank's credit administration function. The Chief Credit Officer is responsible for maintaining the overall quality of the loan portfolio, ensuring compliance with regulatory expectations, strengthening credit risk management practices, overseeing the Bank's Current Expected Credit Losses (CECL) and Allowance for Credit Losses (ACL) processes, and enhancing the effectiveness of underwriting, loan review, and portfolio monitoring across the organization. This position plays a critical role in addressing regulatory and examination recommendations, enhancing credit administration processes, supporting well-documented ACL governance, and strengthening the Bank's construction and development lending program.

ESSENTIAL FUNCTIONS

This position is responsible for the following functions:

- Direct and oversee all credit administration activities
- Ensure consistent application of loan policy and underwriting standards
- Lead response to regulatory examination findings and corrective actions
- Enhance internal controls designed to prevent lending limit violations and approval exceptions
- Serve as the Bank's subject matter expert for construction and development lending
- Develop procedures for construction inspections, draw controls, lien waivers, and project monitoring
- Oversee loan grading, criticized assets, problem loan management, and concentration monitoring
- Oversee the Bank's CECL and ACL process in coordination with Accounting/Finance, including methodology governance, qualitative factor support, model inputs, documentation, and management reporting
- Ensure CECL assumptions, segmentation, loss drivers, economic forecasts, specific reserves, and qualitative adjustments are reasonable, supportable, and aligned with portfolio risk
- Present CECL and ACL results, trends, key assumptions, and recommended reserve levels to executive management, the Credit Committee, Audit Committee, or Board as appropriate
- Update and maintain loan policies, approval authorities, and credit administration procedures
- Mentor lenders, analysts, and credit administration staff

Various other duties as assigned

QUALIFICATIONS

EDUCATION/CERTIFICATION:	Bachelor's degree in Business, Finance, or related field High School Diploma or equivalent required
REQUIRED KNOWLEDGE:	Full knowledge of loan services offered by Peoples Bank and Trust, understanding of all PBT policies and procedures related to loan services provided, working knowledge of CECL, ACL governance, credit loss estimation, qualitative factor analysis, and related regulatory expectations
EXPERIENCE REQUIRED:	10+ years commercial banking experience 5+ years of senior credit administration or credit leadership experience Significant experience with construction and development lending Experience working directly with regulators, loan review, auditors, and executive management
SKILLS/ABILITIES:	Strong interpersonal and relationship-building skills, ability to work closely with lenders, credit analysts, loan operations, executive management, and regulators, provide independent credit oversight while maintaining a collaborative and solutions-oriented approach, excellent verbal and written communication skills, ability to mentor lenders and promote a culture of accountability, consistency, and sound credit judgment

How to Apply:

All interested individuals are welcome to apply for this job opportunity. To apply, you may submit your application using the following link:

https://peoplesbank.bamboohr.com/careers/290