

**KAUAI FCU**  
**Job Description**

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| <b>Job Title: Chief Operations Officer</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Effective Date:</b><br><b>June 2026</b> |
| <b>FLSA Status: Exempt</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                            |
| <b>Reports to: President/CEO</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                            |
| <b>PURPOSE AND SCOPE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                            |
| <p>The Chief Operations Officer leads the credit union's front-line and back-office functions with a focus on people, performance, and member experience. As a member of the executive team, the Chief Operations Officer is accountable for setting the operational direction of the credit union and building a team capable of executing it. Areas of oversight include member services, back-office operations, community impact, and business development. The Chief Operations Officer models the credit union's values, holds leaders accountable to a consistent service culture, and ensures that every member interaction reflects the credit union's commitment to its members and community.</p> |                                            |
| <b>ESSENTIAL JOB FUNCTIONS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                            |
| 1. Leads and supports direct reports in the execution of their day-to-day responsibilities, providing the direction, resources, and oversight necessary for each area to perform effectively.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                            |
| 2. Creates strategic and tactical plans, sets priorities, and provides leadership over credit union operations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                            |
| 3. Builds a team capable of meeting the credit union's objectives. Fosters a healthy workplace culture. Provides the systems, resources, and support necessary to attract, develop, and retain a highly engaged, productive team.                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                            |
| 4. Works with the leadership team to identify funding opportunities. Evaluates opportunities as part of the credit union's overall strategic plan. Prepares and submits applications for funding. When funding is received, ensures that all performance requirements are met. This includes building and overseeing the necessary operational capacity to deliver associated programs.                                                                                                                                                                                                                                                                                                                      |                                            |
| 5. Maintains a service culture and member experience that is consistent with the credit union's brand. Holds department managers and staff accountable for performance standards that adhere to that culture.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                            |
| 6. Oversees the credit union's business development and Lokahi Partner program.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                            |
| 7. Accountable for establishing and achieving organizational performance goals.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                            |
| 8. Ensures that operations processes and programs are appropriate and relevant to the credit union's existing and potential membership base.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                            |
| 9. Maintains an environment that balances operational efficiency with appropriate internal controls. Sets expectations and holds staff accountable for adherence to proper controls and timely reviews.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                            |
| 10. Oversees the execution of the credit union's compliance management program as it relates to his or her area of oversight. Creates and maintains departmental procedures that optimize operations and promote efficiency while ensuring compliance with applicable policies and regulations. Makes recommendations for policy revisions, as applicable. Maintains an up-to-date knowledge of credit union-related laws and regulations.                                                                                                                                                                                                                                                                   |                                            |

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| 11. Oversees the timely and compliant processing of back-office functions such as Automated Clearing House (ACH), Wire Transfers, Individual Retirement Accounts (IRAs), and item processing.                   |
| 12. Ensures the safekeeping of credit union assets, including structures, equipment, employees, inventory, and cash.                                                                                            |
| 13. Must comply with applicable policies, laws and regulations, including but not limited to the Bank Secrecy Act, the USA PATRIOT Act, Office of Foreign Assets Control, and the Equal Credit Opportunity Act. |
| 14. Performs other duties as assigned.                                                                                                                                                                          |

| <b>SUPERVISION RECEIVED</b>                                                                                                                                                                                                                                                                                                                                                                                                            |
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| The Chief Operations Officer reports directly to the President/CEO and operates with a high degree of autonomy in carrying out the responsibilities of this role. Work is performed under general strategic direction rather than task-level supervision. The Chief Operations Officer is expected to self-direct, set priorities independently, and exercise sound executive judgment in the day-to-day leadership of assigned areas. |
| <b>MANAGEMENT/SUPERVISORY RESPONSIBILITIES</b>                                                                                                                                                                                                                                                                                                                                                                                         |
| Directly Supervises: Director of Branch Operations, Member Support Supervisor, Community Impact Manager, Business Development Officer.                                                                                                                                                                                                                                                                                                 |

| <b>IDEAL EDUCATION AND/OR EXPERIENCE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <p>Sufficient expertise and demonstrated experience to lead the credit union's operational strategy and execution. The ideal candidate brings a track record of progressive leadership responsibility within financial services, with direct experience managing front-line and back-office operations. Experience at a credit union or community financial institution is strongly preferred.</p> <p>The ideal candidate will demonstrate:</p> <ul style="list-style-type: none"> <li>• Proven ability to build, develop, and lead high-performing teams in a service-oriented environment</li> <li>• Experience managing multiple operational functions simultaneously, including retail delivery, back-office processing, and compliance oversight</li> <li>• Familiarity with credit union or banking regulations, including BSA/AML, ACH, wire transfers, and IRA administration</li> <li>• Strong judgment in balancing member experience with operational efficiency and internal controls</li> </ul> |

- Experience identifying and managing grant or external funding opportunities is a plus

#### PHYSICAL DEMANDS

##### Work Environment:

- “Moderate” noise level in an enclosed air-conditioned facility (e.g., office with computers, printers, work area with light traffic, telephones, etc.).
- May require continuous communication via telephone and other electronic messaging for up to 4 hours.
- Usually indoor work with occasional work outdoors.
- Must be able to lift, push, and pull a minimum of 25 lbs.
- Must be able to operate office equipment.
- Position may require prolonged sitting, standing, and walking.

#### TRAVEL REQUIREMENTS

Some travel may be required to attend meeting/educational offerings by car or aircraft to various locations throughout the United States. The length of the travel varies by purpose.

Must be able to regularly travel between all of the credit union’s offices in order to ensure effective operations, and to attend required meetings and training sessions.

#### ATTENDANCE REQUIREMENTS

Please note that attendance requirements may change based on business needs.

The Chief Operations Officer is expected to maintain the schedule necessary to fulfill the responsibilities of an executive leadership role. Core hours align with credit union operations, with flexibility to accommodate board meetings, leadership obligations, and organizational needs that arise outside standard business hours. The Chief Operations Officer must be available for evening and weekend commitments as needed.

**KAUAI FCU**

I acknowledge that I have read the job description associated with the position that I now hold. I understand that revisions to this job description may occur. I further understand that I may be assigned projects or duties, as needed that may not be specifically listed in the written job description.

I further understand that if I cannot perform the necessary functions of this job, with or without reasonable accommodations, that I may be dismissed from this position and/or the company.

I understand that I have entered into my employment relationship with the company voluntarily and acknowledge that there is no guarantee of a specific length of employment. I acknowledge that this job description is not a contract, or a legal document. Accordingly, either the company or I may terminate the relationship at will with or without cause, at any time, so long as there is no violation of applicable federal or state law.

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| <b>Job Title: Chief Operations Officer</b> | <b>Effective Date: June 2026</b> |
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Employee Signature

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Date