

VP, Digital Channel Delivery
Golden1 Credit Union, \$9.6 Billion
Sacramento, CA

GENERAL DESCRIPTION:

As a member of the Retail Delivery senior leadership, the Vice President, Digital Channel Delivery is responsible for managing all aspects of the channel including strategy, member experience, production and enhancements of a digital channel delivery strategy across the organization through non-brick and mortar digital delivery systems to include:

- Online banking channel
- Golden1.com web site
- Mobile Banking channel

Through data and member analytics and by managing internal as well as external partners (and vendors) as well as partnering with account services and operations, the incumbent will drive the strategy that is focused on member experience, overall sales effectiveness, financial results, and continued digital relevance. As a result, this position will also be responsible for the increased product penetration, activation and usage by effectively leveraging the digital delivery channels.

This position reports directly to the Senior Vice President, Chief Retail Officer.

PURPOSE STATEMENT:

Through effective leadership, own, evolve and continuously improve the Golden 1 digital channel delivery system. This leader will be focused on channel convergence with a focus on member experience to enable the member journey from needs identification through to post fulfillment. Improve channel performance as measured by market share, migration (from physical for the routine transactions) revenue, and member satisfaction.

TASKS, DUTIES, FUNCTIONS:

1. Leading the channel to deliver Credit Union products and services consistent with the goals established in the annual financial plan.
2. For strategic and ongoing business planning and performance monitoring, perform the following:
 - Assists in development of annual and long term strategic and business plans for market and channel performance and growth.
 - Establishes the impact of the digital channel on Retail Delivery sales strategies and subsequent goals supporting tactics. Also assesses performance against set goals for digital delivery channels by creating and gathering metrics for performance dashboards.
 - Monitors competitive landscape to identify and leverage digital strategy best practices, feasible emerging and disruptive technology that the credit union could

- leverage to gain competitive advantage.
- Maintains knowledge and understanding of local competitive product offerings and trends including deposits, loans, and fee based products.
3. Oversees the credit union's digital channel operations as follows:
 - Generates KPI and dashboard metrics for the digital delivery channels. (web, smartphone, mobile, wearables, etc).
 - Establishes acceptable service and brand standards for the digital channels to ensure member satisfaction and loyalty.
 - Communicates regularly with Retail Delivery leaders, as necessary, to advise and discuss strategies and action plans concerning sales and service through digital delivery channels.
 - Develops and successfully executes digital delivery channel strategies, business plans, and budgets.
 - Manages the relationship with the third-party service providers ensuring service and sales results are achieved.
 - Collaborates with Marketing leadership and staff to ensure visuals and advertising are compliant and consistent with the credit union's policy on branding.
 4. Maintains a thorough understanding of state and federal laws and regulations related to credit union compliance including bank secrecy and anti-money laundering laws appropriate to the position.
 5. Fosters a positive and engaging work environment for each team member by promoting skill development, coaching for improvement and growth, inspiring others through your words and actions, ensuring positive employee morale throughout Golden 1, and embracing our mission, vision and core values.
 6. Complies with regulatory agency and credit union standards by maintaining awareness of all applicable external and credit union advertising standards, monitoring credit union's communications to ensure continuing compliance, providing periodic reporting on program compliance and implementing and adhering to consistent policies and procedures for the credit union.
 7. Selects, develops, motivates, and retains qualified staff by defining job roles and profiles, which meet current and future needs of the credit union, selecting candidates with requisite qualifications, skills, and aptitudes, and monitoring individual performance.
 8. Strategizes to drive ecommerce as follows:
 - Collaborates with Marketing and Retail Delivery on search engine optimization (SEO) and search engine marketing (SEM) programs to deliver efficient site traffic
 - Utilizes sales analytics and other data driven techniques to identify member needs and opportunities.
 - Enhances online user experience and testing
 - Enhances and manages the cross-selling experience
 - Reviews recommendations based on web analytics (e.g., Google Analytics)
 9. Perform other functions, as assigned.

PHYSICAL SKILLS, ABILITIES, AND EXERTION UTILIZED IN THE PERFORMANCE OF THESE TASKS:

1. Effective oral and written communication skills required to evaluate staff, prepare and present recommendations, perform analysis, and accomplish other managerial functions as required.
2. Must possess sufficient manual dexterity to skillfully operate an on-line computer terminal and other standard office equipment, such as financial calculators, personal computer, facsimile machine and telephone.
3. Required to be on call 24 hours a day, seven days a week, in order to ensure timely and appropriate resolution of any issue that may arise regarding resources under scope of responsibility.
4. Required to carry a company-supplied mobile device for trouble and emergency notification purposes.
5. Required to respond and travel on short notice for possible extended periods of time in the event a company disaster is declared.

ORGANIZATIONAL CONTACTS & RELATIONSHIPS:

1. **INTERNAL:** Board of Directors, Management Group, and all levels of staff.
2. **EXTERNAL:** Other financial organizations, governmental agencies, and community & trade organizations.

QUALIFICATIONS:

1. **EDUCATION:** General and business knowledge equivalent to a bachelor's degree. MBA preferred.
2. **EXPERIENCE:** 7-8 years of related strategic sales leadership, financial services and retail operations experience.
3. **KNOWLEDGE/SKILLS:**
 - Strong communication and interpersonal skills to work effectively with all levels of credit union personnel, members, community and regulatory agency representatives.
 - Knowledge and understanding of digital financial delivery systems.
 - Experience in leadership, performance management, and staff development for career enhancement where applicable.
 - Ability to effectively work with, and coordinate the use of, internal and external vendors & consultants relative to these digital delivery channels.
 - Advanced analytical and problem solving skills.
 - Strong organizational and planning skills.
 - Team and goal oriented work focus.
 - Proven track record of leading teams to hit their sales targets.

PHYSICAL REQUIREMENTS:

1. Prolonged sitting throughout the workday with occasional mobility required.
2. Corrected vision within the normal range.
3. Hearing within normal range. A device to enhance hearing will be provided if needed.
4. Occasional movements throughout the department daily to interact with staff, accomplish tasks, etc.
5. Travel locally, statewide and throughout the United States. Overnight travel and evening schedules included.
6. Unusually long work hours may be required to accomplish tasks.

About DDJ Myers, LTD.

Founded in 1989, DDJ Myers is an executive search, leadership development, and strategic planning firm that services financial institutions nationwide. Our executives are sought after to present at industry conferences on best practices in succession planning, board development, and executive search.

Please reach out to Deedee Myers at Golden1@ddjmyers.com with your resume and questions with a subject header of VP, Digital Channel Delivery