



Director of Retail and Operations

April 2025

Classification: Exempt

Reports to: CEO

Supervision: Branch Managers and Operations Manager

Company Overview

At Cencap Federal Credit Union, we are more than just a financial institution—we are a community-focused organization driven by purpose and results. Guided by our mission to empower underserved communities and minorities, we combine collaboration, accountability, and innovation to deliver meaningful outcomes for our members.

Our team is united by a culture of positivity, shared values, and a dedication to achieving impactful goals. We take pride in being purposeful, embracing challenges with determination, and celebrating our successes together. At Cencap, every employee's contribution matters, and we encourage growth, creativity, and teamwork to help us meet and exceed our objectives.

If you are enthusiastic about making a difference, inspired by the opportunity to drive results, and eager to thrive in a dynamic and values-driven organization, Cencap Federal Credit Union is the perfect place to build your career. Join us in creating brighter financial futures and making a lasting impact in the communities we serve.

Key Role Purpose & Situation

The **Director of Retail and Operations** plays a vital executive leadership role at Cencap Federal Credit Union. Responsible for the performance, growth, and member experience across our two branch locations, call center, and back-office operations, this individual ensures that all retail channels function efficiently and deliver exceptional service aligned with Cencap's mission.

As a strategic leader, this role will oversee day-to-day branch operations, enhance the member experience, and drive team development. The Director will lead a cross-functional team and collaborate with executive leadership to execute on strategic initiatives, foster community engagement, and create innovative, member-centric solutions.

Key Responsibilities

Retail Branch & Call Center Oversight

- Lead, manage, and coach branch and call center managers to deliver exceptional member service and meet performance goals.
- Oversee all branch operations ensuring efficiency, compliance, and alignment with strategic objectives.
- Monitor key performance indicators (KPIs) related to member service, sales, and operations; implement initiatives to drive continuous improvement.
- Ensure appropriate staffing, training, and scheduling to meet the needs of members in both physical and virtual channels.

Operational Leadership



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- Oversee and optimize back-office operational functions including transaction processing, compliance tasks, and support services.
- Partner with the Operations and EFT teams to ensure seamless integration and performance of ACH, card processing, and electronic banking functions.
- Lead efforts to identify and implement process improvements, automation, and cost-saving initiatives across all operational departments.

Strategic Planning & Member Experience

- Contribute to the development and execution of Cencap's strategic plan, ensuring operational alignment with organizational goals.
- Champion a member-first culture by assessing and improving the member journey across all touchpoints.
- Collaborate across departments to ensure service consistency and operational excellence.

Compliance & Risk Management

- Ensure all operations are compliant with credit union policies, procedures, and regulatory requirements.
- Support audits and examinations, maintaining appropriate documentation and internal controls.

Leadership & Team Development

- Serve as a member of the Executive Leadership Team, contributing to strategic decision-making and organizational planning.
- Develop high-performing teams through mentoring, coaching, and performance management.
- Foster a culture of accountability, inclusion, and continuous learning.

Required Competencies

- **Leadership:** Strong, hands-on leadership style with the ability to inspire and manage cross-functional teams.
- **Strategic Thinking:** Ability to align daily operations with broader organizational goals and member needs.
- **Member Focus:** Commitment to delivering high-quality service and building lasting relationships with members and communities.
- **Operational Excellence:** Deep understanding of retail banking operations, service delivery, and performance metrics.
- **Change Management:** Skilled at managing transformation initiatives and building buy-in at all levels of the organization.
- **Communication:** Strong interpersonal and written communication skills; comfortable presenting to executives and board members.

Qualifications

- Bachelor's degree in Business Administration, Finance, or a related field; Master's degree preferred.



Director of Retail and Operations

- Minimum 7 years of experience in retail banking or credit union operations, with at least 3 years in a senior leadership role.
 - Proven success in leading branch and back-office operations, including remote and digital channels.
 - Strong working knowledge of credit union systems, EFT processing, and member service platforms.
 - Bi-lingual (English/Spanish) skills strongly preferred.
 - Passion for serving underserved and minority communities.
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Ready to Lead with Purpose?

Be a part of a mission-driven team that's changing lives and strengthening communities through meaningful financial services. Apply today and help us continue to build a credit union that truly makes a difference.