



Operations Manager

Classification: Exempt

Reports to: Director of Retail and Operations

Supervision: EFT Coordinator(s)

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 Operations Manager plays a pivotal role in the success of Cencap Federal Credit Union by ensuring the seamless execution of critical operational functions within the EFT Division. This position is vital to maintaining the efficiency, accuracy, and reliability of our financial services, directly contributing to member satisfaction and trust. The Operations Manager will oversee and manage essential operational tasks, ensuring efficient and accurate processing while delivering exceptional member service. Additionally, this role involves training and developing staff, fostering team collaboration, and maintaining flexibility to take on additional responsibilities as needed. The ideal candidate will embody the credit union's values, demonstrating strong competencies in financial management, ethical conduct, thoroughness, and performance management, while driving results that support the organization's success and growth.

Key Responsibilities:

Operational Oversight:

- Manage staff and ACH functions, including origination creation, remote deposit capture processing, and balancing.
- Oversee VISA debit and credit card processing and related member assistance.
- Process stop payments (ARC, share drafts, ATM corporate checks) and balance transactions.
- Oversee the relationships with IT vendors with the assistance of the CEO.

Member Support:

- Support retail staff to address and resolve member account issues, questions, and complaints with professionalism and empathy.
- Respond to member inquiries via virtual banking platforms and email promptly and accurately.



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Card and Payroll Management:

- Process debit card and VISA card orders, including opt-in management.
- Manage member payroll allocations and adjustments.
- Process and balance chargebacks.

System and Transaction Management:

- Assist with operating systems within the EFT Division and perform daily ATM shutdowns.
- Download, review, and coordinate reports as needed for operational purposes.

Team Leadership and Training:

- Provide training and guidance to staff on the operational tasks listed above, fostering a culture of accuracy and efficiency.
- Function as a backup and provide support across various areas within the EFT Division as needed.

Flexibility and Collaboration:

- Demonstrate flexibility to manage additional responsibilities and special projects as assigned.
- Foster a collaborative team environment to enhance overall efficiency and member service.
- Perform other duties as assigned.

Required Competencies:

- Financial Management: Strong analytical skills and diligence in handling transactions, reports, and financial operations.
- Ethical Conduct: Maintain integrity and ethical standards in all interactions and processes.
- Thoroughness: Ensure accuracy and diligence in all operational responsibilities.
- Performance Management: Lead and develop team members to achieve goals and ensure high performance.

Qualifications:

- Bachelor's degree in business administration, Finance, or a related field, or equivalent experience.
- 3+ years of experience in financial operations or EFT processing, including at least 1 year in a management role.
- Strong knowledge of ACH functions, card processing, and EFT systems.
- Proven ability to lead, train, and develop a team while managing multiple priorities.
- Excellent interpersonal and communication skills, with a member-focused approach.
- Proficiency in financial software, reporting tools, and Microsoft Office Suite.
- Bi-lingual skills including Spanish preferred

Physical Demands:

- Must be able to lift to ten pounds.
- Requires standing and/or sitting for an extended period.