

Controller

City & County Credit Union

Classification: Exempt

Reports to: VP Accounting & Finance

Review Date: February 2026

JOB DESCRIPTION

The Controller is responsible for the credit union's accounting operations, including overseeing the accuracy and timeliness of the accounting records, preparing internal and external financial reports, and maintaining a comprehensive system of internal controls designed to mitigate risk, enhance reporting, and ensure compliance with generally accepted accounting principles and applicable state and federal credit union regulations.

Essential Functions:

- Ensure accounting activities comply with Generally Accepted Accounting Principles (GAAP), regulatory rules and internal credit union policies.
- Manage the chart of accounts and maintain appropriate internal controls over the general ledger, including reconciliation processes, system controls, and segregation of duties.
- Oversee daily and monthly general ledger balancing and reconciliation to ensure financial records are accurate and completed in a timely manner.
- Maintain clear documentation and procedures to support a complete and accurate audit trail.
- Develop, maintain, and update department procedure manuals covering daily and month-end accounting functions.
- Prepare and oversee internal and external financial reporting, including the quarterly NCUA 5300 Call Report.
- Monitor financial statement trends and investigate fluctuations to ensure consistent and accurate reporting of financial results.
- Assist in the annual budget process by preparing forecasts of operating expenses and non-interest income.
- Prepare monthly budget reports for departments and investigate significant variances.
- Monitor the daily cash position of correspondent bank accounts and coordinate necessary fund transfers.
- Oversee accounting for investments, including purchases, sales, principal and interest payments, interest accruals, amortization, accretion, and market valuations in accordance with GAAP.
- Maintain subsidiary ledgers including Fixed Assets, Prepaid Accounts, and Accounts Payable.
- Create and maintain tax reporting records and ensure completion of required filings, including Forms 945, 990, Sales and Use Tax, Unclaimed Property, annual 1099 reporting, and other tax reporting as required by various states.
- Work with VP Accounting & Finance to ensure accounting estimates are accurate and supported, including deferred loan fees and costs and Current Expected Credit Loss (CECL) calculations.
- Coordinate accounting department workflow and continuously evaluate procedures to improve operational efficiency.
- Foster a collaborative team environment by building positive working relationships with staff and facilitating regular team meetings.
- Supervise, coach, and develop accounting staff to maintain a knowledgeable, engaged, and productive team.
- Ensure staff are cross-trained across accounting functions to support operational continuity.
- Foster open communication with leaders across the credit union to ensure accurate information sharing and consistent service to members.
- Keep credit union staff informed of changes to accounting procedures and serve as a resource on accounting-related matters.

- Partner with internal and external auditors and regulatory examiners to ensure compliance with accounting standards, laws, and Financial Accounting Standards Board (FASB) requirements.
- Assist in the design, development, and implementation of accounting systems and technology enhancements to improve efficiency and reporting capabilities.
- Follow Bank Secrecy Act (BSA) policies and procedures as they relate to this position.
- Additional duties and projects as assigned.

Competencies & Skills:

- Strong knowledge of Generally Accepted Accounting Principles (GAAP) and applicable financial regulations.
- Advanced analytical and problem-solving skills, including the ability to research and resolve complex accounting issues and reconcile difficult accounts.
- Demonstrated leadership ability with experience motivating and developing staff to achieve organizational objectives.
- Excellent written and verbal communication skills with the ability to explain financial information clearly to a variety of audiences.
- High attention to detail with strong focus on accuracy and completeness of financial data.
- Strong organizational and time management skills with the ability to manage multiple priorities and deadlines.
- Ability to work independently, exercise sound judgment, and maintain accountability for the accuracy of work performed.
- Ability to adapt to changing priorities, regulatory requirements, and organizational needs.
- Strong collaboration skills with the ability to work effectively with leaders and employees across the organization.
- Proficiency with financial systems and the ability to quickly learn new technologies and accounting software.

Qualifications:

- Bachelor's degree (B. S.) in Accounting or Finance from an accredited four-year college or university required.
- Minimum of five years of progressively responsible accounting experience, preferably within a banking or credit union environment.
- Certified Public Account (CPA) designation preferred.
- Strong computer proficiency, including experience with spreadsheets and word processing software.

Supervisory Responsibility:

This position manages all employees of the department and is responsible for the performance management and hiring of the employees within that department.

Work Environment:

This job operates in a hybrid professional environment both in office and working remotely. This role routinely uses standard office equipment such as computers and phones.

Physical Demands:

Occasional walking, sitting, and standing. Occasional lifting up to 20 pounds. Occasional bending or reaching for supplies on ground level. Occasional reaching above shoulder level for supplies overhead. Frequent repetitive use of hands such as simple grasping, twisting/turning of wrists, and finger dexterity to perform various clerical duties – 10-key calculator, keyboarding, and entering data into the computer system. Frequent speaking, listening, and hearing for interaction with members, staff, and the public. Occasional clarity of vision at 20 inches or less. Frequent clarity of vision at 20 feet or more.

Expected Hours of Work:

Longer hours, evenings and weekend work may be necessary.

Travel: This position requires no travel.

Other Duties:

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job as these may change at any time with or without notice.