PACIFIC SERVICE CREDIT UNION

Job Title:	**SVP, Chief Risk Officer**		
Department:	Risk Management		
FLSA Status:	Exempt	**Pay Grade:**	SVP
Direct Reports:	Yes	**Reports to:**	President & Chief Executive Officer

ABOUT THIS ROLE:

At Pacific Service Credit Union, we uphold trustworthy practices, deliver innovative solutions, and provide exceptional support to our internal teams. Every employee contributes to operational excellence, efficiency, and compliance, driving our success and member financial well-being.

Reporting directly to the President & CEO and serving with a dotted-line relationship to the Supervisory Committee, the Chief Risk Officer (CRO) is a forward-thinking leader responsible for shaping and executing the credit union's enterprise risk management strategy. The CRO provides oversight of compliance, internal audit, vendor management, business continuity, physical and information security—ensuring risk practices not only safeguard the organization but also enable innovation, member value, and long-term growth.

As the designated Chief Information Security Officer, the CRO leads the enterprise-wide effort to identify, evaluate, and mitigate regulatory, cybersecurity, and operational risks. This executive role requires a collaborative leader who can balance strategic vision with practical execution, while fostering a culture of accountability, adaptability, resilience, and the continual evolution of organizational risk tolerance.

ESSENTIAL JOB FUNCTIONS:

- Design and execute a comprehensive enterprise risk management framework that aligns with the organization's strategic, financial, and operational goals, while defining and managing the credit union's risk appetite.
- Serve as a key contributor to strategic and long-range planning, ensuring risk considerations are integrated into growth strategies, business initiatives, and organizational transformation efforts.
- In partnership and collaboration with the Information Technology team, lead the enterprise information security program, ensuring the confidentiality, integrity, and availability (CIA) of member and organizational data through robust governance, monitoring, and reporting practices.
- Develop and maintain risk assessment frameworks across information security, data governance, vendor oversight, and business continuity to proactively identify vulnerabilities and opportunities for improvement.
- Establish and champion information security policies and standards, including ongoing employee education and training programs and regular validation that embed and evolve risk awareness into the organizational culture.
- Direct business continuity and disaster recovery planning, ensuring policies, procedures, and recovery capabilities are tested, effective, and aligned with enterprise objectives.
- Monitor and respond to emerging risks and threats, advising leadership on proactive strategies to mitigate impact while enabling agility in the face of industry or regulatory change.
- Oversee compliance and audit programs, ensuring adherence to all applicable laws, regulations, and industry standards, including AML/BSA, OFAC, and the USA PATRIOT Act.

- Oversee enterprise vendor risk management, ensuring third-party and applicable fourth-party relationships are assessed, monitored, risk-assessed and managed to align with regulatory requirements and the organization's risk appetite.
- Establish governance and reporting for critical vendor performance and compliance, including risk assessments, contract oversight, vendor condition, and escalation of issues to senior leadership and the Board of Directors.
- Manage cybersecurity oversight, including vendor partnerships, regulatory assessments, and continuous evaluation of the Cybersecurity Assessment Tool (CAT) or other cybersecurity assessment frameworks.
- Provide timely, transparent reporting to senior leadership, the Board of Directors, and the Supervisory Committee on risk posture, compliance, and cybersecurity readiness.
- Coach, mentor, and develop team members, fostering a high-performance, growth-minded culture that emphasizes accountability, resilience, and professional excellence.
- Collaborate with other business units around the organization to build relationships based on trust, mutual respect and strategic alignment.
- Act as a change leader, guiding the organization and risk management team through periods of transformation by communicating vision, building alignment, and ensuring sustainable adoption of new practices.
- Drive innovation and continuous improvement. Foster a culture of evolution and collaboration by adapting to changes, optimizing processes, and contributing to the growth and success of the organization.
- Demonstrate accountability in work product by taking ownership of responsibilities, setting clear goals, meeting deadlines, and delivering high-quality results. Act with integrity, follow through on commitments, and uphold professional standards.
- Support and uphold company culture by aligning work with the credit union's mission and values, contributing to a positive, high-performing environment. Serve as a role model for professionalism, collaboration, and the pursuit of excellence.
- Maintaining regular and reliable attendance, including punctuality, are essential to achieving organizational excellence.

SUPPORTING FUNCTIONS:

- Provide back-up and support to President/CEO, as directed.
- Performs special projects and other responsibilities, as directed.

COMPETENCIES:

The following competencies are essential for success in this role:

- Builds Culture: Creates a healthy work environment, embraces and models organization core values, helps people feel safe, heard, and that they belong
- Forms vision and strategy: Identifies, articulates, and supports the vision, strategic goals and direction of the company, division, or group; establishes connections between short-term goals and long-term objectives and directions
- Growth mindset: Scans the environment for opportunities to grow the business or accelerate performance; encourages people to exploit chances to drive the business forward; quickly comprehends new problems and situations; needs very little time to learn and master new processes or tools; able to figure things out as they go along

- Innovative: Encourages employees to be creative and take calculated risks; provides a safe environment to experiment; views mistakes and failures as a necessary precursor to innovative success; supports new ideas and approaches
- Leads change and transitions: Challenges the status quo; encourages people to question existing methods, practices, and assumptions; supports people in their efforts to try new things. Maintains a positive attitude in the face of change; appropriately adjusts behavior and activities to changing conditions
- Manages teams: Provides constructive feedback, developmental coaching, and advice; invests time and resources into building the capabilities of team members; helps people define career goals and establish development plans to achieve them
- Motivates and influences: Emphasizes the importance of people's contributions; lets people know why their work is important and how it will benefit themselves and others; energizes and inspires others to achieve goals; persuasively and positively impacts others' decisions and actions; effectively navigates and leverages social dynamics to achieve desired outcomes
- Resilient and resourceful: Maintains high levels of energy and enthusiasm over an extended amount of time; demonstrates self-reliance and ability to draw on a variety of resources to achieve results; does not give up when faced with challenging obstacles; completes what he/she starts; sees projects through to the end; demonstrates perseverance in the face of setbacks; shows ability to bounce back from adversity with a focus on learning and growth
- Thinks critically: Skilled at finding logical flaws in arguments and plans; identifies problems and solutions that others might miss; provides detailed insight and constructive criticism into problems and complex situations
- Thinks strategically and possesses foresight: Develops strategic, forward-looking plans; analyzes big picture impacts and anticipates future opportunities and challenges

In addition to the skills and abilities listed, this role is expected to also demonstrate the Core, Management and Executive Competencies. These competencies are essential to upholding our values and delivering exceptional service to our internal and external members.

REQUIRED MINIMUM QUALIFICATIONS:

Education:

- Bachelor’s degree in business, information technology, finance, management or related field required.

Experience:

- Must have 10+ years’ experience in banking, information security, regulatory compliance or similar work.
- Strong relationship builder and communicator with experience leading diverse work teams.
- Excellent written and oral communications and cross functional project management skills required.
- Must be a self-starter who is able to follow projects through to completion with little supervision and meet deadlines in a fast-paced environment.
- Must have extensive knowledge of privacy and data protection laws, regulations and best practices, including GLBA, CCPA/CPRA; GRC tools and implementation; data breach handling and industry standards/frameworks (ISO, CAT, NIST, FFIEC, CIS).

PREFERRED QUALIFICATIONS:

- Security certification CISM, CISSP, or equivalent preferred.
- Proficiency in computer programs, (e.g. Microsoft Office) and knowledge of banking core systems preferred.
- Knowledge and practioner experience in any area of Information Technology
- Experience working with vendors regarding contract negotiations, to optimize pricing and terms for the organization

PHYSICAL REQUIREMENTS:

Physical Requirements:

- Ability to sit or stand at a desk for extended periods of time, with the option to adjust to a sit/stand desk to accommodate comfort.
- Hearing Ability: Ability to hear and understand spoken communication, both in person and via phone.
- Lifting and Carrying: Occasionally lift and carry materials such as files or office supplies weighing between 0 and 30 lbs.
- Manual Dexterity: Proficient use of hands and fingers for typing, using office equipment, and handling documents.
- Mobility: Ability to move around the office to attend meetings or assist colleagues as needed.
- Verbal Communication Skills: Ability to speak clearly and effectively to communicate with internal and/or external members. Frequent use of telephone headset may be required.
- Visual Acuity: Ability to view and read computer screens and related documentation with accuracy.

OTHER INFORMATION:

Hours Required:

A work schedule of Monday through Friday, generally 8 a.m. to 5 p.m. Hours may fluctuate moderately to accommodate business needs.

This position is eligible for the credit union's telecommute policy.

Travel Requirements: Limited travel may be required. Attendance at annual offsite management planning meetings required.

Work Environment: This position is based in a climate-controlled office environment with ergonomic workstations in a two-story building with an elevator. Subject to standard background noise found in an office environment. Natural light from large windows, supplemented by artificial lighting to ensure a comfortable working atmosphere.

DISCLAIMER:

This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Duties, responsibilities, and activities may change, or new ones may be assigned at any time with or without notice.

Now Hiring: Chief Risk Officer (CRO)

Lead with purpose. Grow with a people-first organization.

Pacific Service Credit Union (PSCU) is seeking a forward-thinking, experienced **Senior Vice President, Chief Risk Officer (CRO)** to join our executive leadership team. This is more than a position, it's a pivotal opportunity to shape the future of enterprise risk management at one of the industry's most trusted and financially strong credit unions.

At PSCU, people come first, our members, our employees, and the communities we serve. That commitment has earned us recognition as a **Top Workplace six years in a row**, and it defines how we work, grow, and lead together. We hire collaborative, innovative professionals who share our passion for excellence, integrity, and making an impact through purpose-driven leadership.

As the SVP, Chief Risk Officer, you'll provide executive oversight of enterprise risk management, compliance, internal audit, vendor management, business continuity, and information and physical security. Reporting directly to the President & CEO, and with a dotted-line relationship to the Supervisory Committee, you'll design and execute a proactive, enterprise-wide risk strategy that safeguards the organization while enabling innovation, agility, and growth.

You'll lead efforts to strengthen the credit union's cybersecurity and data protection posture, advance regulatory and operational compliance, and embed sound governance across all functions. Your leadership will help define PSCU's risk appetite, guide strategic decision-making, and foster a culture of accountability, adaptability, and resilience organization wide.

This is an especially exciting time to join PSCU. We're in a position of exceptional financial strength, investing in new technologies, expanding our reach, and evolving our risk framework to meet the opportunities of the future. You'll play a central role in guiding that journey, building trust, empowering teams, and ensuring PSCU continues to set the standard for sound governance and member-focused innovation.

You'll report directly to Jenna Lampson, President and CEO, a dynamic and inspiring leader known for her authenticity, mentorship, and people-first mindset. Jenna leads with vision and purpose, cultivating a culture where every leader's voice is valued and every contribution matters.

If you're ready to lead boldly, protect strategically, and help shape the next chapter of PSCU's success, we'd love to meet you.

Please submit your resume or inquiries directly to our Talent Acquisition Partner – TQC Team CUSO, addressed to Sonya B. at slb@tqcteam.com, and kindly copy info@tqcteam.com.