AMERICA'S CHRISTIAN CREDIT UNION

Senior Financial Analyst

Department:	Finance
Reports To:	VP of Finance
Classification:	Exempt, G14
Pay Range:	$98,538 min. - $123,172 mid - $147,807 max) Based in California
Type:	Full-Time
Location:	Glendora, CA (In person open to Hybrid)

Purpose:

The Senior Financial Analyst role encompasses meticulous financial analysis, modeling, reporting, and budgeting to optimize profitability and support decision-making. Responsibilities span from generating comprehensive financial reports, including liquidity assessments and profitability analyses using historical and projected data, to managing Asset-Liability Management practices and regulatory compliance. Experience with CECL calculations and related journal entries is required. This position is a liaison between Financial Accounting and Finance Analytics, ensuring seamless data flow, while proactively seeking process enhancements and maintaining precision in external reporting. With a foundation in accounting principles and advanced analytical skills, the Senior Financial Analyst drives operational efficiency, prioritizes data accuracy and integrity, and upholds organizational values.

Major Duties and Responsibilities:

- Assist with the annual budgeting process and ongoing rolling forecast modeling, reporting and data entry/collection.
- Provide analytical support to the Asset Liability Committee (ALCO) through monthly analysis and written presentation of the financial results. Assist with performing rolling forecast and projection/forecasting models and scenarios.
- ProfitStar ALM modeling, balancing, and financial reporting.
- Calculate CECL reserve and associated journal entries.
- Prepare financial statements, supporting schedules, and monthly lender compliance reports, as well as assisting external auditors and tax preparers with documentation.
- Handle regulatory filings and compliance reports, provide financial and tax packages to tax CPAs, and manage various tax compliance tasks.
- Ensure efficient and accurate processing of accounts payable activity. Backup to Finance Dept staff including Fixed Assets and Prepaid monthly balancing and processing.
- Collaborate on operating budgets, forecasts, liquidity needs, and balance sheet strategies.
- Review and approve general ledger transactions and activity.
- Prepare journal entries, analyze, and reconcile various balance sheet accounts.

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- Support month-end and year-end closing procedures.
- Assist in monthly and quarterly internal reviews of key general ledger accounts.
- Utilize diverse software and databases to efficiently generate accounting documents, reports, and reconciliations.
- Identify and promptly resolve reconciling items.
- Support daily accounting activities for timely and accurate financial reporting.
- Assist in the month-end closing process, reconciliations, and relevant postings.
- Collaborate closely with the VP of Finance and Controller and key business partners to identify overspending or underspending areas and uphold accountability for budget expenditures monthly.
- Undertake additional analysis and ad-hoc projects as assigned.
- Health Care Sharing cash flow management: Manage cash flow daily, identify trends and provide insights for improving cash management.
- Revenue Management: Perform and ensure Revenue posting and reconciliation.
- General Ledger Management: Maintain the integrity of the general ledger by ensuring all financial transactions are accounted for accurately and in a timely manner.
- Perform other duties as assigned.

Expectations:

- Innovative thinker and initiative-taking, analytical person.
- Exhibit strong leadership qualities, including the ability to work autonomously, take ownership, and drive results.
- Versatile and adaptable with an entrepreneurial mindset, thriving in a challenging environment.

Essential Functions:

- Ability to perform duties as outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

Qualifications and Educational Requirements:

- 5-10 years of demonstrated expertise in a similar accounting capacity.
- Bachelor’s degree in accounting, finance or equivalent qualification.
- Strong understanding of Generally Accepted Accounting Principles (GAAP).
- Advanced proficiency in Microsoft Office Suite (particularly Excel, Word, and Outlook).
- Experience in ProfitStar and Prologue Financial Reporting.
- Excellent communication skills
- Experience with CECL

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Disclaimer:

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.
Salary range is based on California base location.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

ADA Compliance Statement:

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

To apply, please visit: AmericasChristianCU.com/Apply

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