



Senior Accountant – Independence, Ohio

Century Federal Credit Union, established in 1948 and one of the largest credit unions in Northeast Ohio currently has an opening for a full-time Senior Accountant.

The Senior Accountant is a seasoned accounting professional who brings strong technical expertise, sound judgment, and a problem-solving mindset to complex accounting activities. This role is responsible for performing and analyzing advanced reconciliations, interpreting GAAP and regulatory guidance, and ensuring the accuracy and integrity of the credit union's financial records.

Beyond execution, the Senior Accountant serves as a collaborative partner to Finance leadership and cross-functional teams — identifying opportunities for process improvement, leveraging technology, and contributing insights that support informed decision-making by Management and the Board of Directors. Serves as the designated backup to the Controller, exercising delegated decision-making authority and approval limits as established, and performing assigned Controller responsibilities as needed to ensure continuity of financial operations, internal controls, regulatory compliance, and financial reporting.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Accounting, Reconciliations and Analysis

- Perform complex daily and monthly reconciliations across multiple operational and financial systems, independently researching and resolving discrepancies.
- Prepare, review, and post advanced journal entries, ensuring the general ledger remains accurate, balanced, and GAAP-compliant.
- Analyze assigned general ledger accounts, identify trends or risks, and proactively recommend corrective actions when needed.
- Perform month-end close activities and assist in the preparation of financial statements and supporting analysis.

Financial Reporting and Compliance

- Assist in compiling, analyzing, and presenting financial, regulatory, ALM, and board-level reporting.
- Prepare and complete quarterly regulatory reports, including NCUA 5300.

- Support NCUA examinations and external audits by compiling documentation, responding to inquiries, and explaining accounting treatments with professionalism and integrity.

Cash, Liquidity and Operational Accounting

- Prepare and analyze daily bank and settlement reconciliations; monitor liquidity and escalate concerns to Finance leadership.
- Process and reconcile wire transfers, ACH activity, card settlements, payroll activity, branch cash, ATMs, and other operational systems.
- Ensure loan and share systems are fully reconciled to the general ledger.

Investments, CECL and Specialized Accounting

- Perform accounting for the investment portfolio, including accrued interest, book value, and fair market value reporting.
- Maintain and reconcile CECL and allowance-related systems, including charge-offs and recoveries.
- Prepare and maintain subsidiary ledgers for fixed assets, prepaid expenses, lease/rent schedules, participations, and other complex accounts.

Process Improvement and Collaboration

- Identify opportunities to improve accounting processes, controls, and reporting through technology, automation, and innovation.
- Contribute to documentation of accounting procedures and internal controls; raise concerns respectfully and proactively when issues arise.
- Work collaboratively across departments, sharing knowledge and supporting a culture of trust, accountability, and continuous learning.
- Serve as back-up for other Accounting functions as needed, demonstrating flexibility and team commitment.

REQUIRED KNOWLEDGE

- Strong working knowledge of GAAP, financial reporting, and regulatory requirements applicable to financial institutions.
- Deep understanding of debits, credits, balance sheet and income statement activity, and complex reconciliation methodologies.
- Proficiency with modern accounting systems and financial reporting tools.

EXPERIENCE REQUIRED

- 5–7 years of progressive accounting experience performing complex reconciliations and financial analysis required.
- Financial institution or credit union experience preferred.

SKILLS AND ABILITIES

- Advanced proficiency in Microsoft Excel and other Microsoft Office applications; experience leveraging spreadsheets and systems for analysis and reconciliation.
- Strong analytical and critical-thinking skills with the ability to assess issues, evaluate options, and make sound decisions.
- Ability to work independently, manage priorities, and meet deadlines in a fast-paced environment.
- Clear, professional written and verbal communication skills; comfortable presenting financial information to leadership and, when appropriate, the Board.
- Demonstrated commitment to accuracy, integrity, and accountability.
- Collaborative mindset and positive attitude that aligns with a people-first, joy-centered culture.

EDUCATION/CERTIFICATION

- Bachelor's degree in Accounting, Finance, or Business required.
- Master's degree preferred.

LANGUAGE SKILLS

Must be able to read, analyze and interpret documents. Must be able to respond effectively and in a timely manner to meet customer needs (both internal and external).

PHYSICAL ACTIVITIES AND REQUIREMENTS OF THIS POSITION

- Primarily sedentary office environment with standard business hours.
- Occasional lifting, bending, or standing may be required.
- Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

WORK ENVIRONMENT

Normal office environment where temperature is maintained throughout the year.

The successful candidate must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to successful completion of the required background check, drug screen, and satisfactory credit score.

Century Federal Credit Union offers competitive pay, a full range of outstanding benefits including tuition reimbursement, opportunity for advancement, and work/life balance.

We, at Century Federal Credit Union, believe that by valuing the differences among us, we demonstrate our commitment to treating all of our employees and members with fairness, dignity and respect.

We are an Equal Opportunity Employer