

Job Title: Trust Officer

Department: Trust and Wealth

FLSA Status: Exempt

Reports to: Senior Vice President, Trust & Wealth

Trust Officer at Chain Bridge Bank, N.A.

The Trust Officer serves as a fiduciary relationship manager responsible for administering complex trust and estate accounts. This role acts as the primary point of contact for clients, beneficiaries, advisors, and internal stakeholders and is accountable for ensuring that all accounts are administered in accordance with governing documents, applicable law, regulatory guidance, and Bank policy.

The Trust Officer exercises independent judgment in fiduciary decision-making, risk identification, and account oversight. The role requires strong technical knowledge of trust administration, estate matters, fiduciary accounting, and investment oversight within a nationally chartered bank environment regulated by the Office of the Comptroller of the Currency. The Trust Officer is a voting member of the Bank's Trust Administration and Investment Committee. About Chain Bridge Bank, N.A.

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Chain Bridge Bank, N.A. ("Chain Bridge" or the "Bank") is a nationally chartered bank regulated by the Office of the Comptroller of the Currency and a wholly owned subsidiary of Chain Bridge Bancorp, Inc., a Delaware corporation and registered bank holding company. Chain Bridge Bancorp, Inc.'s Class A common stock is listed on the New York Stock Exchange under the ticker symbol "CBNA."

The Bank provides commercial banking and trust and wealth management services to clients nationwide through a technology-enabled operating model. As a regulated financial institution, the Bank places a premium on accuracy, clarity, and disciplined execution in all public-facing systems and communications.

Trust & Wealth Department Overview

The Trust & Wealth Department provides fiduciary administration, investment management, custody, estate administration, and wealth planning services. The Bank serves as trustee, co-trustee, successor trustee, agent for trustee, and custodian across a range of specialized structures, including Special Needs Trusts, Settlement Protection Trusts, Land Trusts, and Charitable Trusts. The department administers both marketable and non-marketable assets, including closely held business interests, real estate, mineral interests, and other unique assets. The investment philosophy emphasizes long-term discipline, diversification, cost awareness, and alignment with fiduciary standards of prudence and loyalty.

Key Responsibilities

Fiduciary Administration

- Serve as the primary relationship officer for assigned trust and estate accounts
- Administer trusts and estates in accordance with governing instruments, applicable law and regulations, and Bank policy
- Review trust agreements, wills, and related documents to interpret discretionary standards and distribution provisions
- Exercise prudent fiduciary judgment in discretionary distribution decisions
- Oversee the preparation and review of fiduciary accounting and tax reporting
- Identify, document, and escalate fiduciary risk issues as appropriate

Investment and Regulatory Oversight

- Partner with internal investment personnel to ensure portfolios align with trust objectives and governing standards
- Participate in investment reviews and committee discussions
- Maintain thorough documentation supporting fiduciary decisions
- Ensure compliance with OCC fiduciary regulations and internal compliance programs
- Stay current on relevant legal, tax, and regulatory developments
- Participate in internal audits, regulatory examinations, and risk reviews as needed

Client Relationship Management

- Serve as a trusted advisor to clients, beneficiaries, and their professional advisors
- Communicate clearly and proactively regarding account activity and fiduciary matters
- Support business development efforts consistent with the Bank's risk standards

Professional Standards

- Maintain required certifications and continuing education
- Uphold the highest standards of ethical conduct and fiduciary responsibility

Qualifications and Experience

Required

- Juris Doctor, CPA, or equivalent advanced fiduciary training
- Minimum five years of progressive trust administration experience
- Demonstrated experience administering complex trusts and estates
- Strong working knowledge of fiduciary law, tax considerations, and trust accounting
- Excellent judgment, communication skills, and attention to detail

Preferred

- CTFA or other recognized trust certification
- Experience within a nationally chartered bank or regulated fiduciary institution
- Familiarity with OCC fiduciary examination standards

Compensation

Compensation will be commensurate with experience and qualifications. This role is eligible to participate in the Bank's annual incentive compensation plan, under which employees may earn a cash bonus based on the performance of the Company and the team, with an emphasis on financial results and risk management. Plan terms, eligibility, and payout amounts are determined at the sole discretion of the Bank and are subject to change. This is a hybrid position, with a requirement to be in the office at least three days per week in McLean, Virginia.

Benefits

Chain Bridge offers a professional benefits package consistent with a regulated banking environment, including:

- Competitive base salary
- Comprehensive health benefits (medical, dental, and vision)
- 401(k) retirement plan with employer contribution
- Paid time off, including vacation, holidays, and sick leave
- Annual incentive compensation plan
- Professional development opportunities relevant to the role and the Bank's operating environment

Compliance

It is understood that complying with all applicable safety and soundness and consumer compliance laws and regulations, taking the annually required consumer compliance courses, and adhering to the policies and procedures that facilitate compliance will all be factors considered when evaluating individual performance. Individual performance is rewarded in annual salary adjustments. Bank compliance with laws and regulations is a factor considered in the calculation of incentive compensation. The ratings that the Bank receives from its regulators and its auditors are factored into the annual incentive compensation calculation.

Your adherence to these laws and regulations and the policies and procedures that support them directly affect the Bank's compliance. Annual incentive compensation rewards team performance. An employee will not be eligible for incentive compensation unless he/she takes the consumer compliance courses required of all employees and all the required consumer compliance courses for his/her job description or job responsibilities by the end of each calendar year. All required consumer compliance courses for the applicable year will be outlined in the Compliance Management Program.

How to Apply

To apply, send a cover letter and resume in PDF format to hr@chainbridgebank.com. We look forward to reviewing your application and introducing you to our team at Chain Bridge Bank, N.A.

CHAIN BRIDGE BANK, N.A.

Member FDIC • Equal Housing Lender • Federal Reserve Member
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