

## **Job Title: Senior Trust Officer**

Department: Trust and Wealth

FLSA Status: Exempt

Reports to: Senior Vice President, Trust & Wealth

### **Senior Trust Officer at Chain Bridge Bank, N.A.**

The Senior Trust Officer is a senior fiduciary officer responsible for administering complex trust and estate relationships and providing leadership within the Trust & Wealth Department. This role exercises substantial independent judgment in fiduciary decision-making, and discretionary distributions, and serves as a subject matter resource to other trust officers and internal stakeholders.

The Senior Trust Officer is accountable for ensuring that assigned accounts are administered in strict accordance with governing instruments, applicable law, OCC fiduciary standards, and Bank policy. The role includes active participation and leadership within the Bank's Trust Administration and Investment Committee and meaningful involvement in regulatory examinations, internal audits, and fiduciary risk oversight.

### **About Chain Bridge Bank, N.A.**

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 delivers fiduciary administration, investment management, custody, estate administration, and wealth planning services. The Bank serves in a variety of fiduciary capacities, including trustee, co-trustee, successor trustee, agent for trustee, and custodian. The department administers a broad range of assets, including marketable securities and complex non-marketable assets such as closely held businesses, real estate, mineral interests, and other unique holdings. The investment philosophy emphasizes long-term discipline, diversification, cost awareness, and adherence to fiduciary standards of prudence and loyalty.

## **Key Responsibilities**

### **Advanced Fiduciary Administration**

- Serve as senior relationship officer for complex, high-value, or sensitive trust and estate accounts
- Interpret sophisticated governing instruments and exercise discretionary authority consistent with fiduciary standards
- Make and document complex distribution decisions
- Oversee fiduciary tax matters, accounting, and unique asset administration
- Identify, assess, and escalate fiduciary risk issues

### **Committee Leadership**

- Serve as a voting member of the Trust Administration and Investment Committee
- Present complex matters for committee review and provide informed recommendations
- Contribute to policy refinement and fiduciary governance standards

### **Risk Management and Regulatory Engagement**

- Maintain thorough documentation supporting fiduciary decisions and discretionary actions
- Participate in OCC examinations, internal audits, and risk reviews
- Assist in remediation efforts arising from audit or regulatory findings
- Ensure adherence to applicable fiduciary regulations, internal controls, and compliance programs

### **Leadership and Mentorship**

- Serve as a technical resource and mentor to Trust Officers and junior staff
- Review work product for accuracy and fiduciary sufficiency where appropriate
- Support training initiatives within the department

### **Client Relationship Management and Business Development**

- Maintain trusted advisor relationships with clients, beneficiaries, and their professional advisors
- Representing the Bank in meetings with attorneys, accountants, and external advisors
- Support business development initiatives consistent with the Bank's risk standards

### **Professional Standards**

- Maintain relevant certifications and continuing education
- Uphold the highest standards of fiduciary integrity, professionalism, and ethical conduct

## **Qualifications and Experience**

### **Required**

- Juris Doctor
- Minimum eight to ten years of progressive trust administration experience
- Demonstrated experience administering complex fiduciary relationships, including unique or illiquid assets
- Strong knowledge of fiduciary law, tax considerations, trust accounting, and prudent investor standards
- Experience operating within a regulated fiduciary institution

### **Preferred**

- CPA, or equivalent advanced fiduciary training
- CTFA or other recognized trust certification
- Prior supervisory or mentoring experience
- Experience interacting directly with banking regulators

## **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](mailto: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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[www.chainbridgebank.com](http://www.chainbridgebank.com)