

Employment Opportunity

Chief Retail Officer

at State Bank Financial

La Crosse, WI



Please apply on our website: <https://www.qtigroup.com/job-posting/chief-retail-officer/BH773200424>

ABOUT THE ORGANIZATION



State Bank Financial has exclusively retained [The QTI Group](#) to lead the search for a **Chief Retail Officer**.

For over 160 years, State Bank Financial has been committed to helping individuals and businesses in our community thrive. Operating as Western Wisconsin's oldest community bank, our commitment to continue to serve the community through local ownership remains the same as it was back in the 1800s...to help communities, individuals, and businesses open, expand, and thrive.

Our Mission: To exceptionally serve the communities we touch and enable all State Bank Financial clients and associates to achieve their financial goals.

What You can Expect from Us: Local decision making, a local board of directors, and experienced, friendly bankers who are equipped with the knowledge and ability to make quick decisions are just a few of the many benefits our customers have the privilege to expect when working with us.

State Bank Financial believes that the foundation of a successful business is not its products or services, but its people. For years, we have been honored to work with some of the most intelligent, talented, and dedicated professionals in the financial industry. As we grow, we continue to seek customer service-oriented professionals to join our team. State Bank Financial is committed to providing its employees comprehensive and ongoing professional development, a competitive salary and benefits package, internal growth opportunities, as well as a strong company culture.

With a strong commitment to community, State Bank Financial has been heavily involved in community service and support and is dedicated to fostering the growth and prosperity of strong, vibrant communities. With a legacy rooted in charitable giving, we maintain close connections with our customers and the communities we serve. For years, State Bank Financial has proudly supported a diverse range of organizations throughout our region, reinforcing our commitment to community development and social responsibility. Check out some of our recent community support highlights: [HERE](#).

Culture of CARE

Communication: Shares information, expresses ideas so they are understood, listens actively to information presented by others, and keeps all parties informed.

Associate Experience: Associate regularly treats co-associates with Respect and Integrity, is a Champion of excellence in their work, and has an attitude of Humility (RICH).

Recognition & Development: Seeks new challenges and increased responsibility, seeks and participates in learning and development opportunities, and recognizes co-associates for their contributions.

Customer Experience: We gain insights into our customer needs by identifying opportunities, building and/or delivering solutions that meet or exceed customer expectations, and establishing and maintaining customer relationships.

State Bank Financial has been recognized as the "Best Bank" five years in a row—an achievement that reflects our unwavering commitment to excellence, innovation, and customer satisfaction. We are looking for professionals eager to grow their careers in a forward-thinking and highly respected organization. Join a team where your talent is valued, and your future is invested in.

ABOUT THE OPPORTUNITY



State Bank Financial is seeking a strategic-thinking **Chief Retail Officer** with a passion for driving growth across its retail services and product offerings. This position is responsible for leading the strategy, sales, client experience, profitability, compliance, and key initiatives of the Retail–Consumer Banking line of business. This role also oversees retail marketing efforts, ensures the delivery of a superior client experience, and manages product development and pricing.

ESSENTIAL JOB FUNCTIONS

Strategic Leadership & Business Development

- Develop, lead, and implement Retail banking's short and long-term initiatives to achieve the bank's sales and service strategies for growth, along with developing incentives that motivate associates.
- Active in leadership roles in our community to increase the Bank's visibility and create new business opportunities.
- Identify potential Retail Banking clients using coordinated contacts with Commercial and Mortgage lenders.
- Profile and refer wealth management clientele, which includes interviewing potential clients to determine financial position, resources, and assets available to invest. Understands financial goals and financial plans to recommend appropriate bank products.
- Serve as a member of the Bank's Executive Management Committee, CRA Committee, ALCO, and other committees as needed.
- Seeks ongoing professional growth, actively engages in internal and external training and development opportunities.

Sales Leadership & Performance Management

- Motivate and lead Retail Banking Group's associates in achieving weekly, monthly, and annual sales goals and action plans. Monitor progress and meet with staff regularly to coach and assess performance.
- Facilitate weekly sales meetings to motivate the team, provide sales updates, and discuss account activities.
- Manage sales staff to execute upon marketing initiatives for all promotions, including full adoption and utilization of bank-wide CRM system.
- Collaborate with Human Resources and the Retail Development Manager to ensure sales associates have appropriate product and sales training and appropriate tools to effectively meet or exceed sales and service goals.

Team Leadership & Talent Development

- Lead and manage Branch Managers, Retail Development Manager, and Marketing Director, and their activities for optimal production and good morale, thereby ensuring the financial goals and objectives of customers are met.

- Hire, train, assess, and coach associates to ensure they can perform their jobs and meet or exceed expectations for the assigned work.
- Address performance and conduct issues appropriately, following established disciplinary guidelines.
- Approve recommendations for promotions, transfers, demotions, wage adjustments, etc.
- Establish and maintain appropriate staffing levels in the branches through performance-based models.

Product Development, Marketing Oversight & Compliance

- Responsible for developing, implementing/launching, and monitoring products, packages, and pricing to ensure products are competitive in the marketplace and meet the needs of our customers.
- Ensure Retail Banking Group sales associates receive appropriate information/training to effectively educate customers on products and promotions.
- Ensure all marketing materials, including digital media, newspaper, brochures, point-of-purchase materials, and direct mail, are compliant with federal and state regulations.
- Collaborate with the Bank's Compliance Officer to ensure compliance with all federal and state compliance regulations through the development of appropriate policies and procedures.

Finance Management

- Prepare Retail Banking Group annual budget

CORE COMPETENCIES

Respect & Community according to our Culture of CARE

- Establish and maintain respectful and cooperative working relationships
- Demonstrate respect for individuals in all forms of communication
- Support team and bank goals and objectives
- Demonstrate respect for a positive, diverse work environment and bank community
- Handle interpersonal conflicts constructively

Leadership

- Act with integrity
- Actively involves staff in planning and decision making
- Build commitment to the mission and priorities of the Bank
- Ensure a focus on core performance competencies
- Foster a work environment characterized by mutual respect
- Provide directions and define priorities

Meets growth Work Plan Results

- Set growth goals in alignment with team and Bank objectives
- Organize work to achieve growth goals
- Identify and solve problems
- Achieve growth target results
- Accept responsibility for own actions

Product Expertise

- Superior knowledge and understanding of all product features and benefits
- Understand the marketplace
- Share expertise and train others

Quality Service

- Listen carefully and respond to customer requests and problems
- Deliver friendly, courteous service to internal and external customers
- Demonstrate a commitment to increasing customer satisfaction
- Look for and make continuous improvements
- Perform with accuracy, thoroughness, and effectiveness

REQUIRED QUALIFICATIONS & DEMONSTRATED EXPERIENCE

- Bachelor's degree in marketing-sales, finance, or relevant experience
- 10 years of retail banking or sales management experience preferred
- Previous management experience and/or equivalent leadership skills required
- Proven ability to establish and sustain a successful sales culture
- Demonstrated expertise in developing and implementing policies and procedures
- Strong working knowledge of MS Office products; ability to effectively learn and utilize State Bank Financial CORE and other operating systems

APPLICATION & SELECTION PROCESS



State Bank Financial has exclusively retained **The QTI Group** to lead the search for a **Chief Retail Officer**. The QTI group is a comprehensive human resources advisory services firm founded in 1957. QTI is headquartered in Madison, WI.

Location: On-site, La Crosse, WI.

Target Start Date: August 2025.

Compensation: The position offers a salary range of \$130,000 to \$160,000, based on experience and qualifications, and includes eligibility for incentive compensation.

For more information, please contact:

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Application Deadline: June 6th, 2025.

ABOUT GREATER LA CROSSE, WI AREA



This role is located in the vibrant community of La Crosse, WI. La Crosse is just steps away from the Mississippi River and offers a historic downtown, a beautiful Riverside Park, unique shops, and lively entertainment. It is also home to University of Wisconsin – La Crosse, Viterbo University, and Western Technical College which provides a collegiate feel to the city.

The greater La Crosse area has a population of 170,300. It is home to Granddadd Bluff, a destination point for thousands each year. This 600-foot-high bluff overlooks the city of La Crosse and offers views of three states: Wisconsin, Minnesota, and Iowa. The La Crosse area also offers arts and culture activities including the Pump House Regional Arts Center, the La Crosse Community Theater and La Crosse Symphony Orchestra. It is also home to two major healthcare institutions of national prominence, Emplify (formerly Gundersen Health) and Mayo Clinic.

To learn more about the Greater La Crosse area, visit: <https://explorelacrosse.com/>

