

SOUTHERN MASS CREDIT UNION

POSITION TITLE: Assistant Branch Manager

DEPARTMENT: Retail

CLASSIFICATION: Non-Exempt

DATE ADOPTED: February 2019

REPORTS TO: Branch manager

Summary:

Reports directly to the Branch Manager. Provides assistance and back up in supervising the Credit Union branch operations. Assists in the branch growth and profitability through the expansion of member relationships, establishing, attaining and maintaining a high quality service culture.

Duties and Responsibilities:

- Supervise directly and through subordinates the day to day activities of the branch; Oversee staff scheduling.
- Oversee the account transactions, cash balancing and settlement of branch.
- Cross-sell all Credit Union services/products and makes business development visits to encouraging new member relations with the Credit Union.
- Oversee member service operations.
- Assist in continuous training of branch staff and updating of all federal, state and credit union regulations.
- Assist members with information and services in area of responsibility.
- Ensure that the quality and quantity of branch work is maintained at acceptable levels.
- Work within the limits of delegated authority and procedural limits of position.
- Assign general tasks and delegated responsibilities to subordinates to meet branch goals and objectives within Credit Union policies.
- Observe security and regulatory procedures.
- Refers and assists members with various Credit Union services including the opening of accounts.
- Evaluates all vault cash requirements and orders such in accordance with credit union policies.
- Ensures that branch security systems are operational and procedures are properly conducted.
- Ensure confidentiality of member transactions; Follow regulatory compliance procedures including, but not limited to, BSA, Robbery and Security, Privacy, Check 21; Follow all CU policies and procedures; Observe security and regulatory procedures.
- Ensures that all back-office work, recording logs and audits are completed accurately and in a timely fashion.
- Resolves member service problems.
- Completes consumer and equity loans, obtains required loan documentation from members and submits to lending underwriting, follows up with member for additional documentation needed for clear to close, conducts loan closings and disbursements. Post-closing follow up with members may also be required for audit purposes.
- Perform additional duties as assigned

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily, and comply with all Federal and State Regulations, and internal credit union policies and procedures. The qualifications below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Supervisory Responsibility:

The incumbent is responsible for assisting in the direction, coordination, and evaluation of the branch retail staff. He/she carries out supervisory responsibilities in accordance with credit union policies and applicable laws. Responsibilities include training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

Language Ability:

The position requires the ability to read and interpret documents, along with the ability to write routine reports and correspondence. The incumbent must possess the ability to speak effectively in one-on-one groups or large groups and the ability to respond to inquiries or complaints in a professional manner.

Math Ability:

The incumbent should possess the ability to work with mathematical concepts such as probability and statistical inference. He/she should also be able to apply concepts such as fractions, percentages, ratios, and proportions to credit union situations.

Reasoning Ability:

Must have the ability to define problems, collect data, establish facts and draw valid conclusions. Ability to interpret a variety of complex instructions furnished in written, oral, diagram, or schedule form. He/she must have the ability to read, analyze, and interpret financial reports and legal documents.

Computer Skills:

The position requires strong experience with Core XP systems, as well as, MS Word, Excel, and PowerPoint.

Education/Experience Required

- Associate's degree or equivalent in coursework, training and experience.
- Minimum of 5 years' experience in banking or credit union retail operations. Supervisory experience required.
- Must have a service mindset and be able to build relationships and manage member needs effectively.
- Must be well organized and able to work independently.
- Strong verbal and written communication skills.

Working Conditions and Physical Effort

The work environment characteristics described here are representative of those an Assistant Branch Manager encounters while performing the essential functions of this job.

Physical Demands/Efforts

- Regular physical exertion required to lift up to 20 lbs.
- Work performed is typically sedentary with occasional periods of walking and standing. May also require stooping, kneeling and crouching.
- Utilizes finger dexterity to perform computer options.
- Must be capable of effective oral communication via writing, telephone or fact to face to face.
- Travel between locations and attend meetings.

Mental & Visual Demands

- Mental concentration required to work with numbers and spreadsheets.
- Work requires visual effort of significant duration to review documents, drive to client locations and interact with others.

Work Environment and Hazards

Work environment is in a typical office setting free from noise and hazards.

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