

SOUTHERN MASS CREDIT UNION

POSITION TITLE: Branch Manager

DEPARTMENT: Retail

CLASSIFICATION: Exempt

DATE ADOPTED: January 2019

REPORTS TO: Vice President Branch Administration

Summary:

Reports directly to the Vice President of Branch Administration. Responsible for overseeing the Credit Union branch operations and ensures compliance of regulations. Accountable for branch growth and profitability through the expansion of member relationships, establishing, attaining and maintaining a high quality service culture.

Duties and Responsibilities:

- Direct operations area and functions within the branch office.
- Recommends appropriate staffing requirements to the VP of Branch Administration.
- Oversee the account transactions, cash balancing and settlement of branch.
- Cross-sell all Credit Union services/products, encouraging new member relations with the Credit Union.
- Represents the Credit Union in the community and actively promotes business development.
- Maintain branch signage and marketing materials, including but not limited to, rate boards and marketing promotions as needed.
- Ensures confidentiality of member transactions; and ensures compliance of all regulatory issues and procedures. Responsible for the continuous training of branch staff and keeping them updated on any changes related to compliance and procedures.
- Ensures that the quality and quantity of branch work is maintained at acceptable levels.
- Supervises directly, and through subordinates, the daily activities of the Branch and oversees staffing schedules.
- Assigns general tasks and delegates responsibilities to subordinates to meet branch goals and objectives within Credit Union policies.
- Refers and assists members with various Credit Union services including the opening of accounts and resolves Member Service problems.
- Evaluates all vault cash requirements and orders and approves such in accordance with credit union policies.
- Observes security and regulatory procedures and ensures that branch security systems are operational and procedures are properly conducted, must respond to Police/alarm calls after hours and branch emergencies.
- Ensures that all back-office work, recording logs and audits are completed accurately and in a timely fashion.
- Responsible for insuring that contractors (i.e., cleaners, landscapers, etc.) perform duties as contracted for.

- Conduct monthly staff meetings for branch personnel, annual training sessions on security, periodic coaching and attend all staff meetings as required by Senior Management.
- Underwrite consumer and equity loans, submit recommendation, follow through on all documentation necessary for closing, and disbursement of proceeds as needed. Send out adverse action notices on all rejected applicants.
- 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 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 interviewing, hiring, and 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

- Bachelor'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 a 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.