



JOB DESCRIPTION

JOB TITLE:	Branch Manager	JOB GRADE:		FLSA:	Exempt
BRANCH/ DEPT:	Branch	REPORTS TO:	Area Supervisor	REV. DATE:	01/06

SUMMARY:

Assists with achieving branch growth and profitability goals by effectively designing, implementing, and leading the branch's marketing and business development plan. Coaches branch staff on ways to increase sales and provide high quality customer service. Is responsible and accountable for branch operations, satisfactory audits, staffing, supervision, performance management, training, security, problem-resolution, communication, generating branch business, and managing the branch's sales and service activities while meeting established goals.

REQUIREMENTS:

- Four year college degree or comparable combination of education and work experience.
- 4-6 years experience in a sales, customer service, and/or in a lending capacity, including 1 year experience in a lead or supervisory role.
- In-depth knowledge of retail lending policies & procedures and branch operations, including the teller and customer service functions.
- Knowledge of retail bank deposit, credit, loan, and non-retail products.
- Strong credit analysis skills in personal cash flow and general credit analysis skills in business cash flow.
- Thorough understanding of deposit and lending regulations.
- Ability to influence, motivate, and coach others through knowledge of bank operations.
- Ability to interface (orally and in writing) with all levels of associates and customers in a professional and diplomatic manner.
- Ability to identify, think through, and solve problems accurately and efficiently.
- Possess strong decision making skills.
- Ability to handle confidential and proprietary information.
- Must have strong supervisory, sales, organizational, communication, conflict management, and computer skills.



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PRINCIPLE ACCOUNTABILITIES:

SALES/SERVICE

- Create, plan, organize, and oversee the activities of the Branch Staff to ensure branch growth through the implementation of a Branch Sales/Service plan.
- Continually strive to create profitable business through pro-active cross selling and relationship enhancement.
- Represent the Bank within the community by developing and promoting additional business. Serve as an officer with at least one community organization.
- Promote sales of Bank products and services through team work.
- Create, develop, and lead weekly sales meetings.
- Monitor / manage sales tracking in conjunction with the Sales / Service plan.
- Meet production and performance goals of the Branch:
 - Retail deposit products / services
 - Retail loan products / services
 - Commercial deposit / services
 - Commercial loan products / services under \$250K (Supervisor's discretion)
 - Refer appropriate Commercial loan products / services to BDO
- Cross sell ratio
- Manage and enhance the growth of loan portfolio.
- Conduct customer and prospect calls for the Bank in order to deepen existing relationships and obtain new business.
- Develop a prospect list on predetermined profitable business and retail relationships.
- Work with branch associates to obtain referral and information to assist in calling efforts.
- Schedule joint calls with the Business Development Officer.

QUALITY LOAN PORTFOLIO / PRODUCTION

- Manage and enhance the growth of a quality loan portfolio with a focus on retail lending.
- Analyze loan applications, financial statements, and base credit decisions on Bank Loan Policy.
- Minimize Loan losses and exceptions through effective documentation, underwriting, timeliness, and relationship building.
- Collect past due loans.
- Interview potential loan customers and process loan requests.
- Partner closely with the Business Development Officer to ensure consistent and quality relationship building and quality commercial and consumer referrals between BDO and Branch Manager.



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- Depending on lending skills, refer business loan requests greater than \$250K (Supervisor's discretion) to the BDO. Work closely with the BDO in order to determine the best manner in which to meet the customer's needs.
- Ensure ongoing credit quality by monitoring loans, managing past dues and watchlist loans.

MANAGING/LEADING/COACHING

- Assist in the hiring and training of new associates.
- Effectively supervise, motivate, and utilize Branch staff to ensure that all Branch operations and internal controls are completed in an accurate and timely manner according to the Bank's Operations Policy and Procedures.
- Delegate and assign responsibilities to Branch staff and ensure adequate training.
- Effectively promote teamwork work environment. Lead by example. Coach weaknesses, recognize strengths.
- Conduct Performance Reviews for all Branch Staff reporting to this position.
- Maintain a current knowledge of regulations and Bank Policies affecting operations, security, and lending.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Affirmative Action/Equal Opportunity Employer