



POSITION TITLE:	Retail Branch Manager
REPORTS TO:	VP of Operations
SUPERVISES:	MSS 1(s), MSS 2(s), MSO(s)
STATUS:	Exempt
WORK Location:	Branch
EFFECTIVE:	April 2026

NOTE: Point West Credit Union believes that each employee makes significant contributions to our success. That contribution should not be limited by the assigned responsibilities. Therefore, job descriptions are not intended, and should not be construed to be exhaustive lists of all responsibilities, skills, efforts or working conditions associated with a job. They are intended to be accurate reflections of those principal job elements essential for making a fair pay decision about jobs. It is our expectation that each employee will offer his/her services wherever and whenever necessary to ensure the success of our endeavors. Nothing in this position description is an implied contract for employment. The functions are not all encompassing and are subject to change at any time by management.

GENERAL POSITION SUMMARY:

The Retail Branch Manager is responsible for overseeing the daily operations of the retail branch team (and backup to the Contact Center team), ensuring high member service standards, operational efficiency, and compliance with relevant regulations. This includes supervising staff, providing leadership, and offering coaching and development to both individuals and teams. The Retail Branch Manager also champions the member experience, ensuring the delivery of relevant products and services while maintaining compliance with credit union policies, and state and federal laws. In addition, the Retail Branch Manager provides strategic direction and insight alongside the Executive Management Team to achieve business objectives and the credit union's long-term goals. The role also includes performing operational duties across underwriting, processing, and lending support functions as needed.

ESSENTIAL Functions:

1. **Member Advocacy:** Serves as a true member advocate. Goes above and beyond to provide a positive member environment, while ensuring prompt, accurate responses to staff and members across all applicable channels, (in person, phone, email, etc.).
 - a. **Member Service Resolution:** Handles escalated service situations with members. Assists employees with member service complaints and issues and provides follow-up and/or further escalation as needed.
2. **Department Operations:** Manages daily operations of the Retail Branch Team in line with established procedures and guidelines. Directs and performs all aspects the operations team continuum as needed and described in those job descriptions.
3. **Training & Development:** Provides education and tools regarding member needs identification, cross-



product promotion, unified member communication, and member engagement and compliance. Develops department goals to support the Strategic Plan and Annual Business Plan.

4. **Compliance:** Ensures adherence to all relevant federal and state laws governing operations. Manages department compliance; provides reports for compliance audits and examinations.
5. **System Expertise:** Maintains a high level of knowledge in the credit union's data processing, loan origination, core systems and all member communication systems such as phone and online banking, with regards to operations as well as third party vendor systems.
6. **Meetings & Strategy:** Leads and actively engages in departmental and staff meetings, as well as management-level strategy sessions for various functional areas.
7. **Data Utilization:** Uses data and resources to monitor and assess team performance trends and current and future business strategies and objectives.
8. **Strategic Promotion:** Actively and accurately promotes the Credit Union's strategic and business plans as appropriate to the board, staff, members, vendors and the public.
9. **Policy Development:** Develops and maintains current up-to-date policies, procedures, and assessment tools within the functional areas. Continuously refines operations processes to fully utilize technology and incorporating team member feedback.
 - a. **Process Improvements:** Develop and implement process improvements to streamline and improve credit union and department procedures. Write procedures of task-oriented processes to ensure consistency of task completion and provide written documentation for others periodically covering duties.
10. **Back-Up Support:** Serves as back-up for critical departmental functions as needed. Back up on-site and remote support of the other branch manager.
11. **Other Duties:** Performs any other duties as assigned or deemed necessary

STRATEGIC FUNCTIONS:

1. **Efficiency & Innovation:** Drives department efficiency through technology, product, and service innovations, and encourages a culture of continuous improvement.
2. **Work Environment:** Provides a safe, fun, and productive work environment that fosters creativity, service, efficiency, and teamwork for staff and members alike.
3. **Service Standards:** Sets and manages service standards that align with the credit union's Strategic Business Plan (i.e., delivery of products and services to members).
4. **Performance Management:** Monitors and tracks staff service goals for performance and incentive evaluations. Provides coaching for improvement, refinement, or accelerated learning as needed.



5. **E-ALCO Participation:** Actively participates in Executive Asset/Liability Management Committee (E-ALCO).
6. **Community Engagement:** Participates in community development efforts to strengthen relationships with target markets and community partners as needed.

SUPERVISORY RESPONSIBILITIES:

1. **Foster Collaboration and Trust:** Fosters trust and collaboration among staff members and across all credit union departments to promote a team-oriented approach, ensuring prompt, courteous service to members.
2. **Maintain a Motivated and Skilled Team:** Maintains a highly motivated, well-trained, and competent staff, fostering strong employee and member relations.
3. **Ensure Comprehensive Training:** Ensures new employees receive comprehensive training in all aspects of their roles, as well as cross-departmental training where necessary.
4. **Collaborate in Employee Selection:** Collaborates in the selection and assignment of credit union employees within areas of responsibility.
5. **Manage Performance Standards:** Manages performance standards, monitors and tracks staff performance and compares to goals for incentive. Implementing corrective actions when necessary to ensure team effectiveness and operational goals.
6. **Conduct Performance Evaluations:** Conducts regular one-on-one meetings to evaluate staff performance, ensuring quality of work and member service expectations are being met, and prepares quarterly and annual performance reviews for all assigned staff.
7. **Develop Succession Plans and Cross-Training:** Develops schedules and cross-trains team members to ensure effective succession planning and smooth department operations.
8. **Facilitate Employee Growth:** Identifies and facilitates opportunities for employee growth, development, and professionalism.
9. **Support Policy and Procedure Development:** Participates in the development, revision, and implementation of policies and procedures to support operational efficiency and compliance.
10. **Staff Management:** Oversees employee scheduling, time-off requests, and department coverage to ensure timely and responsive operations.

STANDARD JOB SKILLS:

1. **Judgment:** Continually uses sound judgment, as outlined in:
 - a. Employee Handbook



- b. Code of Ethics
- c. Promises

2. Regulatory Knowledge:

- a. Solid knowledge of credit union operations and philosophy required.
 - b. Knowledge and adherence to current and emerging laws and regulations pertaining to areas of responsibility required, including Local, State and Federal Laws.
 - c. Thorough knowledge of credit unions products and services in order to effectively determine members' needs and cross-sell products/services.
3. **Change Management:** Is flexible, easily adapts to change; and promotes/assists with change in the work environment. Has ability to prioritize and manage multifunctional tasks and projects.
4. **Analytic Ability:** Requires the ability to apply principles of logic to define problems and desired outcomes, collect data, establish facts, and draw valid conclusions from multiple sources of an objective and subjective nature within the credit unions risk tolerance.
5. **Interpersonal Skills:** Strong emotional intelligence necessary to build effective partnerships with potential members, members, staff, management, volunteers and vendors.
6. **Active Listening:** Requires the ability to effectively listen and ask open-ended and clarifying questions for needs-identification.
7. **Initiator.** Acts independently with minimal direction.
8. **Time Management:** Strong ability to:
- a. Organize and set and meet deadlines
 - b. Prioritize
 - c. Multi-task
 - d. Leverage resources
 - e. In attention to detail
9. **Verbal and Written Communication:** Excellent speech and accurate writing, stressing composition and grammar, and the ability to clearly convey intended information.
10. **Public Speaking:** Ability to confidently and effectively present and facilitate before an array of audiences.



11. **Sense of Urgency/Strategic Thinking:** An energetic, forward thinking and creative individual who proactively seeks efficient processes and effective methodologies to improve safety and soundness of the credit union.
12. **Technical Skills:** Savvy with a vast array of computer programs and office equipment. Advanced proficiency in member operating systems. Strong attention to detail, utilizing electronic tracking systems and methods.
13. **Confidentiality:** Demonstrates a high level of confidentiality, sensitivity and tact.
14. **Demeanor:** Ability to maintain a professional and accessible profile with all contacts.

SPECIFIC JOB SKILLS:

1. High level of knowledge and procedural expertise in the operations area. Familiar with all current federal and state regulations concerning operations.
2. Professional, timely telephone and email etiquette required to provide efficient service.
3. Thorough knowledge of Credit Union's products and services in order to effectively determine members' needs and cross-sell products/services.
4. Ability to exercise judgment, initiative and tact when dealing with members, staff, supervisors and vendors. Analytical ability to conduct an analysis of applicant's credit status and recommend alternatives when appropriate.
5. Strong interviewing skills to obtain information necessary to counsel employees and members on financial options and products. Facilitates a team atmosphere.
6. Maintains all required licenses and registrations (Examples: NMLS Registry).

EDUCATION AND/OR EXPERIENCE:

- High school diploma or equivalent required (undergraduate degree preferred).
- Minimum of five (5) years retail financial services experience (experience with retail banking/ teller/branch operations preferred).
- Minimum of three (3) years branch management experience.
- Bilingual in English and Spanish preferred.

PHYSICAL/MENTAL DEMANDS:

**Physical Demands:**

- Continuous sitting for extended period when performing duties.
- Occasional standing and walking.
- Occasional lifting up to 35 lbs. (office supplies).
- Occasional bending, squatting, or reaching ground level.
- Frequent use of hands in repetitive tasks such as simple grasping, twisting/turning of wrists; finger dexterity.
- Continuous speaking and hearing for interaction with staff, members, and outside contacts.
- Continuous ability to see close and at a distance.

Mental Demands:

- Continuous interaction with others, repetitive work, attention to detail, ability to solve complex problems, alertness, precision, concentration, accuracy, thoroughness, and memory
- Occasional fast-paced work
- Frequent deadlines, flexibility, performing basic and complex numeric calculations, writing, reading, comparing, analyzing, judgment, reasoning, patience, negotiating, and supervision and instruction of others.

WORKING CONDITIONS:

- Continuous operation of office equipment.
- Length of workday is unpredictable and occasionally must work irregular and/or extended hours to include evenings and weekends.
- Exposed to potentially hazardous conditions, i.e., robbery. Follow detailed instructions and procedures to minimize the risk.

The physical/mental demands and work environment characteristics described above are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Your signature acknowledges receipt of the job description.



Employee Signature

Date

Manager's Signature

Date

HR Signature

Date